

Draft Business

1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial project **any professional who understand the basic accounting. The business plan financial**

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

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 Pr

2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects.i.e. Grain a
- 2.0 It can be easily used by any person / professional who understand the basic accou
- 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 automatica
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMA
- 5.0 It will also calculate all ratios automatically. that will helps to understand the proj

3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, p
- 2.0 Finalize Business activity in consultation with CBO members and officials / expert
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and oth
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil struct
- 5.0 Please write down assumptions clearly for each business activity (example- prod

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 |
|---------------|---|
| A | Sheet in which need to enter data |
| Step-1 | Grain production details & or F & V production details (Marketable surplus) |
| Step-2 | CAPEX Details |
| Step-3 | Project cost and Means of finance with financial indicators |
| Step-4 | Business activity wise revenue, expenditure and profit calculation |
| | 4.1 Facility-1 / Business activity -Trading |
| | 4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed) |
| | 4.3 Facility-3 Business activity -Warehouse |
| | 4.4 Facility-4 Business activity -Custom hiring |
| | 4.5 Facility-5 Business activity - Agri. Input |
| | 4.6 Facility-6 Business activity -Processing (Horti. Produce) |
| Step-5 | Other expenditure and taxes |
| Step-6 | TL repayment schedule |
| Step-7 | Closing stock and working capital |
| B | Auto generating sheets (No need to enter any data) |
| B1 | Profit and Loss Statement |
| B2 | Cash Flow Statement |
| B3 | Balance Sheet |
| B4 | Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis) |
| B5 | Depreciation, amortization and tax calculation |
| Step-8 | Copy relevant tables in word file of FPP |

Note for users

Business Plan Financial Calculator

tion of the business plan based on the certain data inputs. **It will be the tool which can be easily used by calculator will generate following statements automatically based on certain data inputs:**

he business plan / Full Project Proposal:

Project Report.

and Fruits & Vegetables.
nting.

lly.
(RT Project viz. PPs, MAPs, CII, Warehousing related)
ect feasible or not

productivity and consumption at HH level)
s.
er infrastructure properly.
ures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
uce aggregation and bulk marketing in the form of % in Y-1, Y-2.....)

| Process | Sheet No | Remark |
|---|---|------------------------|
| | | |
| 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 | |
| Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's | Sheet No. 2 | |
| Please add bank loan per cent if applicable other wise put zero | Sheet No. 1 | Generate automatically |
| | | |
| Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only. | Sheet No. 12 | |
| | Sheet No. 13 | |
| | Sheet No. 14 | |
| | Sheet No. 15 | |
| | Sheet No. 16 | |
| | Sheet No. 17 | |
| Please add staff salary and other details in Yellow cell (in 3.1 table only) | Sheet no.3 (Ref. 3.1 table only) | |
| Please add interest rate, tenure and Moratorium Period (In Month) in green cells | Sheet No. 4 | |
| Please add necessary details in yellow and green cells | Sheet No. 5 | |
| | | |
| | Sheet No. 6 | Generate automatically |
| | Sheet No. 7 | Generate automatically |
| | Sheet No. 8 | Generate automatically |
| | Sheet No.9 | Generate automatically |
| | Sheet No. 3 (3.2 & 3.3) | Generate automatically |
| | | |

1.1 Total Project Cost

| Sr. No. | Particular | Amount (Rs.) | Grant (%) | Grant Amount (Rs.) |
|--------------|-------------------------|-------------------|-----------|--------------------|
| 1 | Land and Building | 22,454,595 | 60% | 13,472,757 |
| 2 | Machinery and Equipment | 3,640,360 | 60% | 2,184,216 |
| 3 | Furniture and Fixture | - | 60% | - |
| 4 | IT & It Infrastructure | - | 60% | - |
| 5 | Vehicle | - | 60% | - |
| 6 | Preliminary Expenses | 120,000 | 60% | 72,000 |
| 7 | Working Capital | 470,463 | | |
| Total | | 26,685,418 | | 15,728,973 |

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 preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

| Sr. No. | Particular | Bank Loan (%) | Amount (Rs.) |
|--------------|--|---------------|-------------------|
| 1 | Govt. Grant under SMART Project | | 15,728,973 |
| 2 | Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution) | | 7,864,487 |
| 3 | Own Contribution (=Fixed Assets*10%) | 10% | 3,091,959 |
| Total | | | 26,685,418 |

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) | 42.34% | Project Viable | BEP shall be less than 60% |
| 2 | Avg. Return on Capital Employed Average (ROCE) | 18.24% | Project Viable | RoCE for the project shall be more than 12% |
| 3 | Internal Rate of Return (IRR) | 10.42% | Project Viable | The project internal rate of return shall be more than 12% |
| 4 | Net present value (at a discount rate of 10 per cent) | 428,852 | NPV is high and positive at a conservative project life of 5 years | With a discount rate of 10% and a span of 7 operational years, the NPV should be positive |

| | | | | |
|---|------------------------------------|------|----------------|--|
| 5 | Payback period | 5.23 | Project Viable | The Pack Back Period (Project/Equity) shall be less than 7 years |
| 6 | Debt Service Coverage Ratio (DSCR) | 3.17 | Project Viable | DSCR shall be more than 2 for better performing project. |

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

2.3 **Furniture and Fixture**

| Sr. No. | Particular | No. Required | Rate | Amount (Rs.) |
|---------|------------|--------------|------|--------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| Total | | | | - |

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

2.4 **IT & It Infrastructure**

| Sr. No. | Particular | No. Required | Rate | Amount (Rs.) |
|---------|------------|--------------|------|--------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |
| 21 | | | | |
| 22 | | | | |
| 23 | | | | |
| 24 | | | | |
| 25 | | | | |
| 26 | | | | |
| Total | | | | - |

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

2.5 **Vehicle**

| Sr. No. | Particular | No. Required | Rate | Amount (Rs.) |
|---------|------------|--------------|------|--------------|
| | | | | |
| | | | | |
| | | | | |

mount

3.4 Tax Schedule

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|---------------------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| EBT | 2,534,729 | 3,609,858 | 4,791,710 | 6,083,239 | 7,493,572 | 8,772,141 | 9,975,463 |
| Add Depreciation as per compa | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 |
| Less Depreciation as per IT Act | 2,963,177 | 2,632,010 | 2,339,187 | 2,080,089 | 1,850,679 | 1,647,419 | 1,467,214 |
| Taxable Income | 584,063 | 1,990,359 | 3,465,034 | 5,015,660 | 6,655,404 | 8,137,233 | 9,520,759 |
| Provision of Taxes | 151,856 | 517,493 | 900,909 | 1,304,072 | 1,730,405 | 2,115,681 | 2,475,397 |

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

As per IT Act

| Y3 | Y4 | Y5 | Y6 | Y7 |
|------------|------------|------------|------------|------------|
| | | | | |
| | | | | |
| | | | | |
| 18,356,127 | 16,520,514 | 14,868,463 | 13,381,616 | 12,043,455 |
| 1,835,613 | 1,652,051 | 1,486,846 | 1,338,162 | 1,204,345 |
| 6,141,371 | 7,793,422 | 9,280,269 | 10,618,430 | 11,822,776 |
| 16,520,514 | 14,868,463 | 13,381,616 | 12,043,455 | 10,839,109 |
| | | | | |
| 3,357,161 | 2,853,586 | 2,425,548 | 2,061,716 | 1,752,459 |
| 503,574 | 428,038 | 363,832 | 309,257 | 262,869 |
| 1,793,003 | 2,221,041 | 2,584,873 | 2,894,130 | 3,156,999 |
| 2,853,586 | 2,425,548 | 2,061,716 | 1,752,459 | 1,489,590 |
| | | | | |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| | | | | |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| | | | | |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| 21,713,287 | 19,374,101 | 17,294,011 | 15,443,333 | 13,795,914 |
| 2,339,187 | 2,080,089 | 1,850,679 | 1,647,419 | 1,467,214 |
| 7,934,373 | 10,014,463 | 11,865,141 | 13,512,560 | 14,979,775 |
| 19,374,101 | 17,294,011 | 15,443,333 | 13,795,914 | 12,328,699 |

4.1 Repayment Schedule

| | |
|--------------------------------|----------------|
| Loan Amount (Rs) | 7,864,487 |
| Interest rate /PA | 12% |
| Loan Tenure in years | 5 |
| Moratorium Period (In Months) | 6 |
| EMI | Rs. 189,192.67 |

| Year | Particulars | Opening Balance | Interest | Principial Repayment | EMI | Closing Outstanding |
|--------|-------------|-----------------|----------|----------------------|---------|---------------------|
| Year 1 | Month 1 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 2 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 3 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 4 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 5 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 6 | 7,864,487 | 78,645 | - | 78,645 | 7,864,487 |
| | Month 7 | 7,864,487 | 78,645 | 110,548 | 189,193 | 7,753,939 |
| | Month 8 | 7,753,939 | 77,539 | 111,653 | 189,193 | 7,642,285 |
| | Month 9 | 7,642,285 | 76,423 | 112,770 | 189,193 | 7,529,516 |
| | Month 10 | 7,529,516 | 75,295 | 113,898 | 189,193 | 7,415,618 |
| | Month 11 | 7,415,618 | 74,156 | 115,036 | 189,193 | 7,300,582 |
| | Month 12 | 7,300,582 | 73,006 | 116,187 | 189,193 | 7,184,395 |
| Year 2 | Month 13 | 7,184,395 | 71,844 | 117,349 | 189,193 | 7,067,046 |
| | Month 14 | 7,067,046 | 70,670 | 118,522 | 189,193 | 6,948,524 |
| | Month 15 | 6,948,524 | 69,485 | 119,707 | 189,193 | 6,828,816 |
| | Month 16 | 6,828,816 | 68,288 | 120,905 | 189,193 | 6,707,912 |
| | Month 17 | 6,707,912 | 67,079 | 122,114 | 189,193 | 6,585,798 |
| | Month 18 | 6,585,798 | 65,858 | 123,335 | 189,193 | 6,462,464 |
| | Month 19 | 6,462,464 | 64,625 | 124,568 | 189,193 | 6,337,896 |
| | Month 20 | 6,337,896 | 63,379 | 125,814 | 189,193 | 6,212,082 |
| | Month 21 | 6,212,082 | 62,121 | 127,072 | 189,193 | 6,085,010 |
| | Month 22 | 6,085,010 | 60,850 | 128,343 | 189,193 | 5,956,667 |
| | Month 23 | 5,956,667 | 59,567 | 129,626 | 189,193 | 5,827,041 |
| | Month 24 | 5,827,041 | 58,270 | 130,922 | 189,193 | 5,696,119 |
| Year 3 | Month 25 | 5,696,119 | 56,961 | 132,231 | 189,193 | 5,563,888 |
| | Month 26 | 5,563,888 | 55,639 | 133,554 | 189,193 | 5,430,334 |
| | Month 27 | 5,430,334 | 54,303 | 134,889 | 189,193 | 5,295,445 |
| | Month 28 | 5,295,445 | 52,954 | 136,238 | 189,193 | 5,159,206 |
| | Month 29 | 5,159,206 | 51,592 | 137,601 | 189,193 | 5,021,606 |
| | Month 30 | 5,021,606 | 50,216 | 138,977 | 189,193 | 4,882,629 |
| | Month 31 | 4,882,629 | 48,826 | 140,366 | 189,193 | 4,742,263 |
| | Month 32 | 4,742,263 | 47,423 | 141,770 | 189,193 | 4,600,493 |
| | Month 33 | 4,600,493 | 46,005 | 143,188 | 189,193 | 4,457,305 |
| | Month 34 | 4,457,305 | 44,573 | 144,620 | 189,193 | 4,312,685 |
| | Month 35 | 4,312,685 | 43,127 | 146,066 | 189,193 | 4,166,620 |
| | Month 36 | 4,166,620 | 41,666 | 147,526 | 189,193 | 4,019,093 |
| Year 4 | Month 37 | 4,019,093 | 40,191 | 149,002 | 189,193 | 3,870,091 |
| | Month 38 | 3,870,091 | 38,701 | 150,492 | 189,193 | 3,719,600 |
| | Month 39 | 3,719,600 | 37,196 | 151,997 | 189,193 | 3,567,603 |
| | Month 40 | 3,567,603 | 35,676 | 153,517 | 189,193 | 3,414,086 |
| | Month 41 | 3,414,086 | 34,141 | 155,052 | 189,193 | 3,259,035 |
| | Month 42 | 3,259,035 | 32,590 | 156,602 | 189,193 | 3,102,432 |
| | Month 43 | 3,102,432 | 31,024 | 158,168 | 189,193 | 2,944,264 |
| | Month 44 | 2,944,264 | 29,443 | 159,750 | 189,193 | 2,784,514 |
| | Month 45 | 2,784,514 | 27,845 | 161,348 | 189,193 | 2,623,166 |
| | Month 46 | 2,623,166 | 26,232 | 162,961 | 189,193 | 2,460,205 |
| | Month 47 | 2,460,205 | 24,602 | 164,591 | 189,193 | 2,295,615 |
| | Month 48 | 2,295,615 | 22,956 | 166,237 | 189,193 | 2,129,378 |
| Year 5 | Month 49 | 2,129,378 | 21,294 | 167,899 | 189,193 | 1,961,479 |
| | Month 50 | 1,961,479 | 19,615 | 169,578 | 189,193 | 1,791,901 |
| | Month 51 | 1,791,901 | 17,919 | 171,274 | 189,193 | 1,620,628 |
| | Month 52 | 1,620,628 | 16,206 | 172,986 | 189,193 | 1,447,641 |
| | Month 53 | 1,447,641 | 14,476 | 174,716 | 189,193 | 1,272,925 |
| | Month 54 | 1,272,925 | 12,729 | 176,463 | 189,193 | 1,096,462 |
| | Month 55 | 1,096,462 | 10,965 | 178,228 | 189,193 | 918,234 |
| | Month 56 | 918,234 | 9,182 | 180,010 | 189,193 | 738,223 |
| | Month 57 | 738,223 | 7,382 | 181,810 | 189,193 | 556,413 |
| | Month 58 | 556,413 | 5,564 | 183,629 | 189,193 | 372,784 |
| | Month 59 | 372,784 | 3,728 | 185,465 | 189,193 | 187,319 |
| | Month 60 | 187,319 | 1,873 | 187,319 | 189,193 | (0) |
| Year 6 | Month 61 | | | | | |
| | Month 62 | | | | | |
| | Month 63 | | | | | |
| | Month 64 | | | | | |
| | Month 65 | | | | | |
| | Month 66 | | | | | |
| | Month 67 | | | | | |
| | Month 68 | | | | | |
| | Month 69 | | | | | |
| | Month 70 | | | | | |
| | Month 71 | | | | | |
| | Month 72 | | | | | |

| | | | | | | |
|--------|----------|--|--|--|--|--|
| Year 7 | Month 73 | | | | | |
| | Month 74 | | | | | |
| | Month 75 | | | | | |
| | Month 76 | | | | | |
| | Month 77 | | | | | |
| | Month 78 | | | | | |
| | Month 79 | | | | | |
| | Month 80 | | | | | |
| | Month 81 | | | | | |
| | Month 82 | | | | | |
| | Month 83 | | | | | |
| | Month 84 | | | | | |

2823786.81

7864486.50

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

5.1 Closing and Opening Stock Calculation

| Particulars | | Y1 | Y2 | Y3 | Y4 | Y5 |
|-------------------------|----|---------|-----------|-----------|-----------|-----------|
| Opening Stock | | | | | | |
| Agri Input | | | - | - | - | - |
| Trading | | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 |
| Grain Processing | | | - | - | - | - |
| Horticulture Processing | | | - | - | - | - |
| | | | | | | |
| Total | | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 |
| Closing Stock | | | | | | |
| Agri Input | 5% | - | - | - | - | - |
| Trading | 2% | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 | 1,560,965 |
| Grain Processing | 5% | - | - | - | - | - |
| Horticulture Processing | 5% | - | - | - | - | - |
| | | | | | | |
| Total | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 | 1,560,965 |

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 is (WIP) or finished goods

Assumption:

- 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

| Sr. No. | Particulars | Duration (In days) | Amount (Rs.) | | | | |
|----------|--|--------------------|------------------|------------------|------------------|------------------|------------------|
| | | | Y1 | Y2 | Y3 | Y4 | Y5 |
| A | Accounts Receivables (Debtors) | | | | | | |
| 1 | Agri Input | 14 | - | - | - | - | - |
| 2 | Custom Hiring | 14 | - | - | - | - | - |
| 3 | Trading | 14 | 1,777,701 | 2,136,303 | 2,492,884 | 2,879,783 | 3,299,139 |
| 4 | Dal Mill | 14 | - | - | - | - | - |
| 5 | Warehouse | 14 | 79,005 | 88,140 | 97,991 | 108,607 | 120,039 |
| 6 | Processing Unit - Horti Commodity | 14 | - | - | - | - | - |
| | | | | | | | |
| | Subtotal | | 1,856,706 | 2,224,443 | 2,590,875 | 2,988,389 | 3,419,178 |
| B | Closing Stock | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 | 1,560,965 |
| | | | | | | | |
| | Total | | 2,712,846 | 3,235,758 | 3,770,743 | 4,351,137 | 4,980,143 |
| C | Accounts Payable & Accrued Expenses (Creditors) | | | | | | |
| 1 | Agri Input | 7 | - | - | - | - | - |
| 2 | Custom Hiring | 7 | - | - | - | - | - |
| 3 | Trading | 7 | 820,956 | 969,755 | 1,131,380 | 1,306,744 | 1,496,816 |
| 4 | Dal Mill | 7 | - | - | - | - | - |
| 5 | Warehouse | 7 | 10,037 | 10,669 | 11,338 | 12,048 | 12,801 |
| 6 | Processing Unit - Horti Commodity | 7 | - | - | - | - | - |
| | | | | | | | |
| | Total | | 830,994 | 980,423 | 1,142,719 | 1,318,792 | 1,509,617 |
| D | Working Capital | | 1,881,853 | 2,255,335 | 2,628,025 | 3,032,345 | 3,470,527 |
| | Own Contribution | 25% | 470,463 | | | | |

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 the requirement of working capital for running business

| Y6 | Y7 |
|-----------|-----------|
| - | - |
| 1,560,965 | 1,775,598 |
| - | - |
| - | - |
| 1,560,965 | 1,775,598 |
| - | - |
| 1,775,598 | 2,007,792 |
| - | - |
| - | - |
| 1,775,598 | 2,007,792 |

g stock can be in various forms such as raw materials, in-process goods

| Y6 | Y7 |
|------------------|------------------|
| - | - |
| - | - |
| 3,753,231 | 4,244,485 |
| - | - |
| 126,041 | 132,343 |
| - | - |
| 3,879,272 | 4,376,828 |
| 1,775,598 | 2,007,792 |
| 5,654,871 | 6,384,620 |
| - | - |
| - | - |
| 1,702,628 | 1,925,280 |
| - | - |
| 13,441 | 14,113 |
| - | - |
| 1,716,069 | 1,939,392 |
| 3,938,801 | 4,445,227 |

nished goods, and its current liabilities, such as accounts payable.This sheet provide

6.1 Consolidated Profit and loss account for the Project

| Particulars | Audited | | | Projection | | |
|---|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | FY 2020-21 | FY 2021-22 | Y1 | Y2 | Y3 | Y4 |
| Revenue | | | | | | |
| Activity 1 - Cleaning & Grading | 520,000 | 795,600 | 46,347,202 | 55,696,468 | 64,993,050 | 75,080,049 |
| Activity 2 - Warehouse | | | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 |
| Other Income | | 275,800 | | | | |
| Total Revenue | 520,000 | 1,071,400 | 48,406,978 | 57,994,406 | 67,547,816 | 77,911,581 |
| Variable Cost | | | | | | |
| Activity 1 - Cleaning & Grading | 483,000 | 590,100 | 41,950,865 | 50,410,600 | 58,824,852 | 67,954,502 |
| Activity 2 - Warehouse | | | 523,373 | 556,300 | 591,212 | 628,224 |
| Total Variable Cost | 483,000 | 590,100 | 42,474,238 | 50,966,900 | 59,416,063 | 68,582,726 |
| Fixed Cost | | | | | | |
| Activity 1 - Cleaning & Grading | | | 144,000 | 151,200 | 158,760 | 166,698 |
| Activity 2 - Warehouse | | | 120,000 | 126,000 | 132,300 | 138,915 |
| Admin Expenses | 33,418 | 108,864 | 1,001,200 | 1,051,260 | 1,103,823 | 1,159,014 |
| Total Fixed Cost | 33,418 | 108,864 | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 |
| Total Cost | 516,418 | 698,964 | 43,739,438 | 52,295,360 | 60,810,946 | 70,047,353 |
| Profit Before Depreciation ,Interest and Tax | 3,582 | 372,436 | 4,667,540 | 5,699,046 | 6,736,870 | 7,864,228 |
| Depreciation | 0 | 363660 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 |
| Amortization | 0 | 0 | 24,000 | 24,000 | 24,000 | 24,000 |
| Profit Before Interest and Tax | 3,582 | 8,776 | 3,631,029 | 4,662,535 | 5,700,359 | 6,827,717 |
| Interest on Term loan | 0 | 0 | 1,096,300 | 1,052,677 | 908,649 | 744,478 |
| Profit Before Tax | 3,582 | 8,776 | 2,534,729 | 3,609,858 | 4,791,710 | 6,083,239 |
| Less. Tax | 0 | 0 | 151,856 | 517,493 | 900,909 | 1,304,072 |
| Profit After Tax | 3,582 | 8,776 | 2,382,873 | 3,092,365 | 3,890,801 | 4,779,167 |

Cumulative Profit 2,382,873 5,475,237 9,366,038 14,145,205

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and

| Y5 | Y6 | Y7 |
|-------------------|--------------------|--------------------|
| | | |
| 86,013,265 | 97,852,102 | 110,659,791 |
| 3,129,588 | 3,286,068 | 3,450,371 |
| | | |
| 89,142,853 | 101,138,170 | 114,110,162 |
| | | |
| 77,850,056 | 88,565,279 | 100,157,398 |
| 667,459 | 700,832 | 735,873 |
| | | |
| 78,517,515 | 89,266,110 | 100,893,272 |
| | | |
| | | |
| 175,033 | 183,785 | 192,974 |
| 145,861 | 153,154 | 160,811 |
| 1,216,965 | 1,277,813 | 1,341,704 |
| 1,537,859 | 1,614,751 | 1,695,489 |
| | | |
| 80,055,373 | 90,880,862 | 102,588,761 |
| | | |
| 9,087,480 | 10,257,308 | 11,521,401 |
| | | |
| 1,012,511 | 1,012,511 | 1,012,511 |
| 24,000 | - | - |
| | | |
| 8,050,969 | 9,244,798 | 10,508,890 |
| | | |
| 557,397 | 472,656 | 533,427 |
| | | |
| 7,493,572 | 8,772,141 | 9,975,463 |
| 1,730,405 | 2,115,681 | 2,475,397 |
| 5,763,167 | 6,656,461 | 7,500,065 |

19,908,372 26,564,833 34,064,899

1 how much profit you will make from these sales.

7.1 Balancesheet for the Project

| Particulars | Audited | | Projection | | | |
|--|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | FY 2020-21 | FY 2021-22 | Y1 | Y2 | Y3 | Y4 |
| ASSETS | | | | | | |
| Current Assets | | | | | | |
| Cash and Bank Balance | 161,082 | 1,037,404 | 3,933,830 | 7,044,893 | 10,295,179 | 14,221,142 |
| Accounts Receivables | | 167,134 | 1,856,706 | 2,224,443 | 2,590,875 | 2,988,389 |
| Other Current Assets | | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 |
| Total Current Assets | 161,082 | 1,204,538 | 6,646,676 | 10,280,651 | 14,065,922 | 18,572,279 |
| Gross Fixed Assets | | | | | | |
| Gross Fixed Assets | | 1,601,960 | 27,333,255 | 26,320,744 | 25,308,233 | 24,295,722 |
| Less: Depreciation | | 363,660 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 |
| Net Fixed Assets | | 1,238,300 | 26,320,744 | 25,308,233 | 24,295,722 | 23,283,212 |
| Preliminary & Pre- operative Expenses | | | | | | |
| | | | 96,000 | 72,000 | 48,000 | 24,000 |
| TOTAL ASSETS | 161,082 | 2,442,838 | 33,063,420 | 35,660,885 | 38,409,644 | 41,879,490 |
| LIABILITIES & SHAREHOLDERS EQUITY | | | | | | |
| CURRENT LIABILITIES | | | | | | |
| Short Term Debt (Working capital loan) | | | 1,411,389 | 2,255,335 | 2,628,025 | 3,032,345 |
| Accounts Payable & Accrued Expenses | | | 830,994 | 980,423 | 1,142,719 | 1,318,792 |
| Other Current Liabilities | 7,500 | 10,000 | | | | |
| Total Curent Liabilities | 7,500 | 10,000 | 2,242,383 | 3,235,758 | 3,770,743 | 4,351,137 |
| Secured Long Term Debt | | | | | | |
| Unsecured Loan | 50,000 | 1,360,000 | 1,360,000 | 1,360,000 | 1,360,000 | 1,360,000 |
| TOTAL LIABILITIES | 57,500 | 1,370,000 | 10,786,778 | 10,291,878 | 9,149,836 | 7,840,515 |
| Share capital | | | | | | |
| Share capital | 100,000 | 100,000 | 3,191,959 | 3,191,959 | 3,191,959 | 3,191,959 |
| Smart Grant -in-Aid | | 960,480 | 16,689,453 | 16,689,453 | 16,689,453 | 16,689,453 |
| Reserves and Surplus | | | | | | |
| Add: Opening Balance (P/L Account) | - | 3,582 | 12,358 | 2,395,231 | 5,487,595 | 9,378,396 |
| Profit & Loss) During the Year | 3,582 | 8,776 | 2,382,873 | 3,092,365 | 3,890,801 | 4,779,167 |
| Appropriation - Dividend | | | | | | |
| Total Reserves | 3,582 | 12,358 | 2,395,231 | 5,487,595 | 9,378,396 | 14,157,563 |
| TOTAL EQUITY | 103,582 | 1,072,838 | 22,276,642 | 25,369,007 | 29,259,808 | 34,038,975 |
| TOTAL LIABILITIES & EQUITY | 161,082 | 2,442,838 | 33,063,420 | 35,660,885 | 38,409,644 | 41,879,490 |
| CONTROL TICKER | | | | | | |
| (=Liability - Asset) | 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 specific period. This type of financial statement can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade them to provide financing.

| Y5 | Y6 | Y7 |
|-------------------|-------------------|-------------------|
| | | |
| | | |
| 18,891,441 | 26,560,413 | 35,072,989 |
| 3,419,178 | 3,879,272 | 4,376,828 |
| 1,560,965 | 1,775,598 | 2,007,792 |
| 23,871,585 | 32,215,283 | 41,457,609 |
| | | |
| 23,283,212 | 22,270,701 | 21,258,190 |
| 1,012,511 | 1,012,511 | 1,012,511 |
| 22,270,701 | 21,258,190 | 20,245,679 |
| | | |
| 0 | 0 | 0 |
| | | |
| 46,142,285 | 53,473,473 | 61,703,288 |
| | | |
| | | |
| 3,470,527 | 3,938,801 | 4,445,227 |
| 1,509,617 | 1,716,069 | 1,939,392 |
| | | |
| 4,980,143 | 5,654,871 | 6,384,620 |
| 0 | 0 | 0 |
| 1,360,000 | 1,360,000 | 1,360,000 |
| | | |
| 6,340,143 | 7,014,871 | 7,744,620 |
| | | |
| 3,191,959 | 3,191,959 | 3,191,959 |
| 16,689,453 | 16,689,453 | 16,689,453 |
| | | |
| 14,157,563 | 19,920,730 | 26,577,191 |
| 5,763,167 | 6,656,461 | 7,500,065 |
| | | |
| 19,920,730 | 26,577,191 | 34,077,257 |
| | | |
| 39,802,142 | 46,458,603 | 53,958,668 |
| | | |
| 46,142,285 | 53,473,473 | 61,703,288 |
| | | |
| 0.00 | 0.00 | 0.00 |
| | | |
| | | |

d future time. Using a projected balance sheet, financial capital providers to supply the required financing.

8.1 Cash Flow Statement for the Project

| Sr. | Particulars | Audited | | | Projection | | | |
|----------|---------------------------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | FY 2020-21 | FY 2021-22 | Y1 | Y2 | Y3 | Y4 | Y5 |
| 1 | Operating Profit | | | | | | | |
| | Total Revenue | 520,000 | 1,071,400 | 48,406,978 | 57,994,406 | 67,547,816 | 77,911,581 | 89,142,853 |
| 2 | Equity/ Share capital | 100,000 | | 3,091,959 | | | | |
| | Reinvestment | | | | | | | |
| 3 | Grant | | 960,480 | 15,728,973 | | | | |
| 4 | Long Term Loan | | | 7,864,487 | | | | |
| 5 | Increase in Short Term Loan | | | 1,411,389 | 843,946 | 372,689 | 404,320 | 438,182 |
| 6 | Increase in account payable | 7,500 | 2,500 | 820,994 | 149,430 | 162,295 | 176,074 | 190,824 |
| | Unsecured Loan | 50,000 | 1,310,000 | | | | | |
| | Sub Total (A) | 677,500 | 3,344,380 | 77,324,779 | 58,987,781 | 68,082,801 | 78,491,975 | 89,771,859 |
| | Cash Outflow (Rs.) | | | | | | | |
| 1 | Capital Expenditure | | | | | | | |
| a | Land and Building | | 253,830 | 22,454,595 | | | | |
| b | Machinery and Equipment | | 1,348,130 | 3,640,360 | | | | |
| c | Furniture & Fixture | | | - | | | | |
| d | It Infrastructure | | | - | | | | |
| e | Vehicle | | | - | | | | |
| f | Preliminary Expenses | | | 120,000 | | | | |
| 2 | Operational Expenditure | | | | | | | |
| a | Variable Cost | 483,000 | 590,100 | 42,474,238 | 50,966,900 | 59,416,063 | 68,582,726 | 78,517,515 |
| b | Fixed Cost | 33,418 | 108,864 | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 | 1,537,859 |
| 3 | Loan Repayment | | | | | | | |
| | LTL - Principal | | | 680,092 | 1,488,276 | 1,677,026 | 1,889,715 | 2,129,378 |
| | LTL - Interest | | | 926,933 | 782,037 | 593,286 | 380,597 | 140,934 |
| | STL - Principal | | | | | | | |
| | STL - Interest | | | 169,367 | 270,640 | 315,363 | 363,881 | 416,463 |
| 4 | Tax | | | 151,856 | 517,493 | 900,909 | 1,304,072 | 1,730,405 |
| 5 | Increase in account Receivable | 0 | 167134 | 1,689,572 | 367,737 | 366,432 | 397,514 | 430,789 |
| 6 | Increase in Closing Stock | | | 856,140 | 155,175 | 168,553 | 182,880 | 198,218 |
| | Sub Total (B) | 516,418 | 2,468,058 | 74,428,353 | 55,876,718 | 64,832,515 | 74,566,012 | 85,101,560 |
| | Net Cash Flow (A-B) | 161,082 | 876,322 | 2,896,426 | 3,111,063 | 3,250,286 | 3,925,963 | 4,670,300 |
| | Opening Cash and Bank | 0 | 161,082 | 1,037,404 | 3,933,830 | 7,044,893 | 10,295,179 | 14,221,142 |
| | Cumulative Cash Balance | 161,082 | 1,037,404 | 3,933,830 | 7,044,893 | 10,295,179 | 14,221,142 | 18,891,441 |

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.

| Y6 | Y7 |
|--------------------|--------------------|
| 101,138,170 | 114,110,162 |
| | |
| | |
| 468,275 | 506,426 |
| 206,452 | 223,323 |
| | |
| 101,812,897 | 114,839,911 |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| 89,266,110 | 100,893,272 |
| 1,614,751 | 1,695,489 |
| | |
| - | - |
| - | - |
| | |
| 472,656 | 533,427 |
| 2,115,681 | 2,475,397 |
| 460,094 | 497,556 |
| 214,633 | 232,194 |
| 94,143,926 | 106,327,335 |
| 7,668,972 | 8,512,576 |
| 18,891,441 | 26,560,413 |
| 26,560,413 | 35,072,989 |

business during an upcoming time period.

9.1 Internal Rate of Return

| Particular | Y0 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 |
|--------------------------------------|-------------------|--------------|--------------|--------------|---------------|--------------|--------------|
| Profit after Tax & Dividend | | 2,382,872.55 | 3,092,364.89 | 3,890,801.01 | 4,779,167.04 | 5,763,166.90 | 6,656,460.76 |
| Add: Depreciation | | 1,012,510.84 | 1,012,510.84 | 1,012,510.84 | 1,012,510.84 | 1,012,510.84 | 1,012,510.84 |
| Add: Preliminary expense written off | | 24,000.00 | 24,000.00 | 24,000.00 | 24,000.00 | 24,000.00 | 0.00 |
| Net Cash Accrual (A) | | 3,419,383.38 | 4,128,875.73 | 4,927,311.85 | 5,815,677.88 | 6,799,677.74 | 7,668,971.60 |
| Initial Investment/ Net Cash Accrual | (26,685,418.1543) | 3,419,383.38 | 4,128,875.73 | 4,927,311.85 | 5,815,677.88 | 6,799,677.74 | 7,668,971.60 |
| IRR | 10.42% | | | | | | |
| Present Value Equivalent | | 0.91 | 0.82 | 0.74 | 0.67 | 0.61 | 0.55 |
| Present Value of Future Inflows | | 3,096,805.57 | 3,386,601.49 | 3,660,230.83 | 3,912,595.13 | 4,143,039.16 | 4,231,886.19 |
| Operating Net Cash Inflow | | | | | 26,685,418.15 | | |
| Present Capital Outflow | | | | | 26,685,418.15 | | |
| | | | | | 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 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 | | | | | | | |
| Activity 1 - Cleaning & Grading | 46,347,202 | 55,696,468 | 64,993,050 | 75,080,049 | 86,013,265 | 97,852,102 | 110,659,791 |
| Activity 2 - Cold Press Oil | - | - | - | - | - | - | - |
| Activity 2 - Warehouse | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 | 3,129,588 | 3,286,068 | 3,450,371 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Horti Com | - | - | - | - | - | - | - |
| Total Receipts | 48,406,978 | 57,994,406 | 67,547,816 | 77,911,581 | 89,142,853 | 101,138,170 | 114,110,162 |
| Total Variable Exp | 42,474,238 | 50,966,900 | 59,416,063 | 68,582,726 | 78,517,515 | 89,266,110 | 100,893,272 |
| Contribution | 5,932,740 | 7,027,506 | 8,131,753 | 9,328,855 | 10,625,338 | 11,872,060 | 13,216,890 |
| Total Fixed exp | 4,252,377 | 3,984,470 | 3,758,070 | 3,568,717 | 3,412,537 | 3,262,171 | 3,162,703 |
| BEP | 72% | 57% | 46% | 38% | 32% | 27% | 24% |

Average BEP 42.34%

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 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 | 2,382,873 | 3,092,365 | 3,890,801 | 4,779,167 | 5,763,167 | 6,656,461 | 7,500,065 |
| Add: Depreciation | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 |
| Add: Preliminary exp Written off | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 0 | 0 |
| Net Cash Accrual (A) | 3,419,383 | 4,128,876 | 4,927,312 | 5,815,678 | 6,799,678 | 7,668,972 | 8,512,576 |
| PV Factor @ 10 % | 0.91 | 0.83 | 0.75 | 0.68 | 0.62 | 0.56 | 0.51 |
| Disc Cash Flow | 3,108,530 | 3,412,294 | 3,701,962 | 3,972,186 | 4,222,065 | 4,328,935 | 4,368,298 |

Total Discounted Cash Flows 27,114,270

Present Value of Outflow 26,685,418

NPV 428,851.79

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, 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 | 2,382,873 | 3,092,365 | 3,890,801 | 4,779,167 | 5,763,167 | 6,656,461 | 7,500,065 |
| Average net profit | 4866414.08 | | | | | | |
| Total Project cost | 26685418.15 | | | | | | |
| ROI | 18.24% | | | | | | |

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 |
|----------------------------------|------------|--------------|--------------|--------------|-------------|-------------|-----------|
| Initial Investment | 26,685,418 | | | | | | |
| Profit after Tax & Dividend | | 2,382,873 | 3,092,365 | 3,890,801 | 4,779,167 | 5,763,167 | 6,656,461 |
| Add: Depreciation | | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 | 1,012,511 |
| Add: Preliminary exp Written off | | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | - |
| Net Cash Accrual (A) | | 3,419,383 | 4,128,876 | 4,927,312 | 5,815,678 | 6,799,678 | 7,668,972 |
| Cashflow - Initial Investment | | (23,266,035) | (19,137,159) | (14,209,847) | (8,394,169) | (1,594,492) | 6,074,480 |

Payback period (in years) - Project

5.23

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 | 4,667,540 | 5,699,046 | 6,736,870 | 7,864,228 | 9,087,480 | 10,257,308 | 11,521,401 |
| Total | 4,667,540 | 5,699,046 | 6,736,870 | 7,864,228 | 9,087,480 | 10,257,308 | 11,521,401 |
| Total Annual EMI | 1,607,025 | 2,270,312 | 2,270,312 | 2,270,312 | 2,270,312 | - | - |
| Debt Service Coverage Ratio (DSCR) | 2.90 | 2.51 | 2.97 | 3.46 | 4.00 | | |

Average DSCR

3.17

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 its debts.

9.7 Sensitivity Analysis

| Quantity Variation (+5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Activity 1 - Cleaning & Grading | 48,664,562 | 58,481,291 | 68,242,702 | 78,834,051 | 90,313,928 | 102,744,708 | 116,192,780 |
| Activity 2 - Cold Press Oil | - | - | - | - | - | - | - |
| Activity 2 - Warehouse | 2,162,765 | 2,412,834 | 2,682,504 | 2,973,109 | 3,286,068 | 3,450,371 | 3,622,890 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Horti Com | - | - | - | - | - | - | - |
| Other Income | - | - | - | - | - | - | - |
| Total Income | 50,827,327 | 60,894,126 | 70,925,207 | 81,807,160 | 93,599,996 | 106,195,079 | 119,815,670 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation, Amor | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 | 1,537,859 | 1,614,751 | 1,695,489 |
| Variable Cost | 44,597,950 | 50,966,900 | 59,416,063 | 68,582,726 | 78,517,515 | 89,266,110 | 100,893,272 |
| Total Operational Expenses | 45,863,150 | 52,295,360 | 60,810,946 | 70,047,353 | 80,055,373 | 90,880,862 | 102,588,761 |
| Net Income | 4,964,177 | 8,598,766 | 10,114,260 | 11,759,807 | 13,544,623 | 15,314,217 | 17,226,909 |

| Cost Variation (+5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Activity 1 - Cleaning & Grading | 46,347,202 | 55,696,468 | 64,993,050 | 75,080,049 | 86,013,265 | 97,852,102 | 110,659,791 |
| Activity 2 - Cold Press Oil | - | - | - | - | - | - | - |
| Activity 2 - Warehouse | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 | 3,129,588 | 3,286,068 | 3,450,371 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Horti Com | - | - | - | - | - | - | - |
| Other Income | - | - | - | - | - | - | - |
| Total Income | 48,406,978 | 57,994,406 | 67,547,816 | 77,911,581 | 89,142,853 | 101,138,170 | 114,110,162 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation, Amor | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 | 1,537,859 | 1,614,751 | 1,695,489 |
| Variable Cost | 44,597,950 | 53,515,245 | 62,386,866 | 72,011,862 | 82,443,390 | 93,729,416 | 105,937,935 |
| Total Operational Expenses | 45,863,150 | 54,843,705 | 63,781,749 | 73,476,489 | 83,981,249 | 95,344,167 | 107,633,424 |
| Net Income | 2,543,828 | 3,150,701 | 3,766,066 | 4,435,092 | 5,161,604 | 5,794,003 | 6,476,737 |

| Quantity Variation (-5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|------------|------------|------------|------------|------------|------------|-------------|
| Activity 1 - Cleaning & Grading | 44,029,842 | 52,911,645 | 61,743,397 | 71,326,046 | 81,712,602 | 92,959,497 | 105,126,801 |
| Activity 2 - Cold Press Oil | - | - | - | - | - | - | - |
| Activity 2 - Warehouse | 1,956,787 | 2,183,041 | 2,427,028 | 2,689,956 | 2,973,109 | 3,121,764 | 3,277,852 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Horti Com | - | - | - | - | - | - | - |
| Other Income | - | - | - | - | - | - | - |
| Total Income | 45,986,629 | 55,094,685 | 64,170,425 | 74,016,002 | 84,685,710 | 96,081,262 | 108,404,654 |

| | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation, Amor) | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 | 1,537,859 | 1,614,751 | 1,695,489 |
| Variable Cost | 40,350,526 | 48,418,555 | 56,445,260 | 65,153,590 | 74,591,639 | 84,802,805 | 95,848,608 |
| Total Operational Expenses | 41,615,726 | 49,747,015 | 57,840,143 | 66,618,217 | 76,129,497 | 86,417,556 | 97,544,097 |
| Net Income | 4,370,903 | 5,347,671 | 6,330,282 | 7,397,785 | 8,556,213 | 9,663,705 | 10,860,556 |

| Cost Variation (-5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| Activity 1 - Cleaning & Grading | 46,347,202 | 55,696,468 | 64,993,050 | 75,080,049 | 86,013,265 | 97,852,102 | 110,659,791 |
| Activity 2 - Cold Press Oil | - | - | - | - | - | - | - |
| Activity 2 - Warehouse | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 | 3,129,588 | 3,286,068 | 3,450,371 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Horti Com | - | - | - | - | - | - | - |
| Other Income | - | - | - | - | - | - | - |
| Total Income | 48,406,978 | 57,994,406 | 67,547,816 | 77,911,581 | 89,142,853 | 101,138,170 | 114,110,162 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation, Amor) | 1,265,200 | 1,328,460 | 1,394,883 | 1,464,627 | 1,537,859 | 1,614,751 | 1,695,489 |
| Variable Cost | 40,350,526 | 48,418,555 | 56,445,260 | 65,153,590 | 74,591,639 | 84,802,805 | 95,848,608 |
| Total Operational Expenses | 41,615,726 | 49,747,015 | 57,840,143 | 66,618,217 | 76,129,497 | 86,417,556 | 97,544,097 |
| Net Income | 6,791,252 | 8,247,391 | 9,707,673 | 11,293,364 | 13,013,356 | 14,720,614 | 16,566,065 |

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assumed 5% (+,-) while calculating sensitivity analysis

| Y7 |
|--------------|
| 7,500,065.40 |
| 1,012,510.84 |
| 0.00 |
| 8,512,576.24 |
| 8,512,576.24 |
| |
| 0.50 |
| 4,254,259.79 |
| |

PV) of all cash

net profits or no

ve, it means that

| Y7 |
|-------------------|
| |
| 7,500,065 |
| 1,012,511 |
| - |
| 8,512,576 |
| 14,587,056 |

income to pay

Quantity Variance 5%
Cost Variance 5%

Grains Crop P

10.1 Details of members and non- members

| Particulars | No. |
|--|-------------|
| Total No.of Members Cultivating Grain Crops | 500 |
| Total No.of Non- members Cultivating Grain Crops | 1000 |
| Total | 1500 |
| Average Land Holding per Member (Acres) | 5 |
| Total Cultivated Land under grain Crop(Acres) | 7500 |

10.2 Statement Showing Area,production,p

| Season | Crop | Cultivation In (%) |
|---|--------------------|--------------------|
| Kharif | Soybean | 60% |
| | Red Gram/Tur | 30% |
| | Paddy/Rice | 0% |
| | Green Gram/ Moong | 0% |
| | Maize | 0% |
| | Black Gram/Udid | 0% |
| | Bajra | 0% |
| | Jawar | 0% |
| | Sunflower | 0% |
| Area Under Rabbi Cultivation (In Acres) | 60% | 4500 |
| Rabbi | Wheat | 20% |
| | Bengal Gram/Channa | 50% |
| | Jawar | 0% |
| | Maize | 0% |
| | Safflower | 0% |
| | | 0% |
| | | 0% |
| Area Under Summer Cultivation (In Acres) | 0% | 0 |
| Summer | Groundnut | 0% |
| | | 0% |
| | | 0% |
| | | 0% |

Note- Please note the crops/fruits/vegetable grow

10.3 Quantity of Marketable Surplus F

| Particulars | 40% | 45% |
|-------------------|-------|---------|
| | Y1 | Y2 |
| Soybean | 18000 | 20250 |
| Red Gram/Tur | 6174 | 6945.75 |
| Paddy/Rice | 0 | 0 |
| Green Gram/ Moong | 0 | 0 |
| Maize | 0 | 0 |
| Black Gram/Udid | 0 | 0 |
| Bajra | 0 | 0 |

| | | |
|--------------------|------|------|
| Jawar | 0 | 0 |
| Sunflower | 0 | 0 |
| Wheat | 3240 | 3645 |
| Bengal Gram/Channa | 7056 | 7938 |
| Jawar | 0 | 0 |
| Maize | 0 | 0 |
| Safflower | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| Groundnut | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |

10.4 Quantity of Marketable Surplus Pr

| Particulars | 10% | 15% |
|--------------------|-----|------|
| | Y1 | Y2 |
| Soybean | 0 | 0 |
| Red Gram/Tur | 0 | 0 |
| Paddy/Rice | 0 | 0 |
| Green Gram/ Moong | 0 | 0 |
| Maize | 0 | 0 |
| Black Gram/Udid | 0 | 0 |
| Bajra | 0 | 0 |
| Jawar | 0 | 0 |
| Sunflower | 0 | 0 |
| Wheat | 810 | 1215 |
| Bengal Gram/Channa | 0 | 0 |
| Jawar | 0 | 0 |
| Maize | 0 | 0 |
| Safflower | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| Groundnut | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |
| | 0 | 0 |

10.5 Crop-wise Area Conside

| Particulars | 65% | 70.0% |
|-------------------|-----|-------|
| | Y1 | Y2 |
| Soybean | 0 | 0 |
| Red Gram/Tur | 0 | 0 |
| Paddy/Rice | 0 | 0 |
| Green Gram/ Moong | 0 | 0 |
| Maize | 0 | 0 |
| Black Gram/Udid | 0 | 0 |
| Bajra | 0 | 0 |
| Jawar | 0 | 0 |

| | | |
|--------------------|--------|------|
| Sunflower | 0 | 0 |
| Wheat | 585 | 630 |
| Bengal Gram/Channa | 1462.5 | 1575 |
| Jawar | 0 | 0 |
| Maize | 0 | 0 |
| Safflower | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |
| Groundnut | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |
| 0 | 0 | 0 |

Production Details

Productivity and Marketable Surplus of Crops

| Total Land under Cultivaion (In Acres) | Yield/Acres (In Quintals) | Total Production (In Quintals) | Consumption in (%) | Marketable Surplus (In Quintals) |
|---|---------------------------|--------------------------------|--------------------|-----------------------------------|
| 4500 | 10 | 45000 | 0% | 45000 |
| 2250 | 7 | 15750 | 2% | 15435 |
| 0 | 4 | 0 | 0% | 0 |
| 0 | 7 | 0 | 2% | 0 |
| 0 | 20 | 0 | 0% | 0 |
| 0 | 7 | 0 | 10% | 0 |
| 0 | 6 | 0 | 2% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 900 | 10 | 9000 | 10% | 8100 |
| 2250 | 8 | 18000 | 2% | 17640 |
| 0 | 10 | 0 | 5% | 0 |
| 0 | 20 | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |
| 0 | | 0 | 0% | 0 |

1 in the FPC catchment which has marketable Surplus

| Produce Considered for Trading Business | | | | |
|---|---------|-------|----------|---------|
| 50% | 55% | 60% | 65% | 70% |
| Y3 | Y4 | Y5 | Y6 | Y7 |
| 22500 | 24750 | 27000 | 29250 | 31500 |
| 7717.5 | 8489.25 | 9261 | 10032.75 | 10804.5 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |

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

Capacity 30 Quinatal/Hour
 No. of Hours 8

| Tentative Wastage Percentage | |
|------------------------------|------------|
| Commodity | Percentage |
| Grains | 2% |
| Fruit and Vegetables | 5% |

No. of Working Days 197

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|---|--------|--------|--------|--------|--------|--------|--------|
| No. of Operation Days | 144 | 162 | 180 | 197 | 215 | 233 | 251 |
| Soybean | 18,000 | 20,250 | 22,500 | 24,750 | 27,000 | 29,250 | 31,500 |
| Red Gram/Tur | 6,174 | 6,946 | 7,718 | 8,489 | 9,261 | 10,033 | 10,805 |
| Paddy/Rice | - | - | - | - | - | - | - |
| Green Gram/ Moong | - | - | - | - | - | - | - |
| Maize | - | - | - | - | - | - | - |
| Black Gram/Udid | - | - | - | - | - | - | - |
| Bajra | - | - | - | - | - | - | - |
| Jawar | - | - | - | - | - | - | - |
| Sunflower | - | - | - | - | - | - | - |
| Wheat | 3,240 | 3,645 | 4,050 | 4,455 | 4,860 | 5,265 | 5,670 |
| Bengal Gram/Channa | 7,056 | 7,938 | 8,820 | 9,702 | 10,584 | 11,466 | 12,348 |
| Jawar | - | - | - | - | - | - | - |
| Maize | - | - | - | - | - | - | - |
| Safflower | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| Groundnut | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| Total Grains Quantity to be Processed | 34,470 | 38,779 | 43,088 | 47,396 | 51,705 | 56,014 | 60,323 |
| Fruit & Vegetables Crop Production Details | | | | | | | |
| Onion | - | - | - | - | - | - | - |
| Tomato | - | - | - | - | - | - | - |
| Okra | - | - | - | - | - | - | - |
| Chilli | - | - | - | - | - | - | - |
| Potato | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| Onion | - | - | - | - | - | - | - |
| Tomato | - | - | - | - | - | - | - |
| Okra | - | - | - | - | - | - | - |
| Chilli | - | - | - | - | - | - | - |
| Brinjal | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| Pomegranate | - | - | - | - | - | - | - |
| Custard Apple | - | - | - | - | - | - | - |
| Guava | - | - | - | - | - | - | - |
| Citrus | - | - | - | - | - | - | - |
| Total F & V Quantity to be Processed | - | - | - | - | - | - | - |
| Job Work for Grains | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| Quantity for trading of Grains | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| Job Work (50%) | 25,853 | 29,084 | 32,316 | 35,547 | 38,779 | 42,010 | 45,242 |
| Quantity for sale (50%) | | | | | | | |
| Soybean | 4,500 | 5,063 | 5,625 | 6,188 | 6,750 | 7,313 | 7,875 |
| Red Gram/Tur | 1,544 | 1,736 | 1,929 | 2,122 | 2,315 | 2,508 | 2,701 |
| Paddy/Rice | - | - | - | - | - | - | - |
| Green Gram/ Moong | - | - | - | - | - | - | - |
| Maize | - | - | - | - | - | - | - |
| Black Gram/Udid | - | - | - | - | - | - | - |
| Bajra | - | - | - | - | - | - | - |
| Jawar | - | - | - | - | - | - | - |
| Sunflower | - | - | - | - | - | - | - |
| Wheat | 810 | 911 | 1,013 | 1,114 | 1,215 | 1,316 | 1,418 |
| Bengal Gram/Channa | 1,764 | 1,985 | 2,205 | 2,426 | 2,646 | 2,867 | 3,087 |
| Jawar | - | - | - | - | - | - | - |
| Maize | - | - | - | - | - | - | - |
| Safflower | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Groundnut | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Fruit & Vegetables Crop Production Details | | | | | | | |
| Onion | - | - | - | - | - | - | - |
| Tomato | - | - | - | - | - | - | - |
| Okra | - | - | - | - | - | - | - |
| Chilli | - | - | - | - | - | - | - |
| Potato | - | - | - | - | - | - | - |

| | | | | | | | |
|------------------------------|---------|--------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Daily Labour | 5 | 300 | 215,438 | 254,486 | 296,900 | 342,919 | 392,798 |
| Electricity Charges | 110.408 | 8 | 126,859 | 149,852 | 174,827 | 201,925 | 231,296 |
| Packaging Expenses | | | | | | | |
| MT | | 30 | 253,355 | 299,275 | 349,154 | 403,273 | 461,931 |
| Outward- Transportation Cost | | 30 | 253,355 | 299,275 | 349,154 | 403,273 | 461,931 |
| | | | | | | | |
| Add: Opening Stock | | | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 |
| Less: Closing Stock | | | 856,140 | 1,011,316 | 1,179,868 | 1,362,748 | 1,560,965 |
| | | | | | | | |
| Total Variable Cost | | | 41,950,865 | 50,410,600 | 58,824,852 | 67,954,502 | 77,850,056 |
| Fixed Cost | | | | | | | |
| Machine Operator | 1 | 12,000 | 144,000 | 151,200 | 158,760 | 166,698 | 175,033 |
| | | | | | | | |
| | | | | | | | |
| Total Fixed Cost | | | 144,000 | 151,200 | 158,760 | 166,698 | 175,033 |
| Total Expenses | | | 42,094,865 | 50,561,800 | 58,983,612 | 68,121,200 | 78,025,089 |
| | | | | | | | |
| Operaing Income | | | 4,252,337 | 5,134,668 | 6,009,438 | 6,958,848 | 7,988,176 |

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

8,618

9,695

127.63%

134.01%

| Y6 | Y7 |
|-------------------|--------------------|
| | |
| 50,226,450 | 56,800,775 |
| 20,359,976 | 23,024,969 |
| 3,287,549 | 3,717,869 |
| 19,688,768 | 22,265,904 |
| | |
| 4,289,359 | 4,850,275 |
| | |
| 97,852,102 | 110,659,791 |
| | |
| | |
| | |
| 46,664,045 | 52,766,266 |
| 19,206,921 | 21,718,595 |
| 2,855,840 | 3,229,295 |
| 18,292,305 | 20,684,376 |

| | |
|-------------------|--------------------|
| 446,808 | 505,237 |
| 263,100 | 297,505 |
| | |
| 525,446 | 594,159 |
| 525,446 | 594,159 |
| | |
| | |
| 1,560,965 | 1,775,598 |
| 1,775,598 | 2,007,792 |
| | |
| 88,565,279 | 100,157,398 |
| | |
| 183,785 | 192,974 |
| | |
| | |
| | |
| 183,785 | 192,974 |
| 88,749,063 | 100,350,372 |
| | |
| | |
| 9,103,039 | 10,309,418 |

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity **1,788.00** MT

No. of Month 12

| Particular | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Capacity Utilisation | 80% | 85% | 90% | 95% | 100% | 100% | 100% |
| Total Quantity Stored per Annum | 17,164.80 | 18,237.60 | 19,310.40 | 20,383.20 | 21,456.00 | 21,456.00 | 21,456.00 |

14.2 Facility 3 - Profit and loss of Warehouse

| Particulars | Unit | Rate | 100% | 105.00% | 110.25% | 115.76% | 121.55% | 127.63% | 134.01% |
|----------------------------------|------|------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| Vegetable | | | | | | | | | |
| Storage Charges per MT per Month | | 120 | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 | 3,129,588 | 3,286,068 | 3,450,371 |
| Total Revenue | | | 2,059,776 | 2,297,938 | 2,554,766 | 2,831,532 | 3,129,588 | 3,286,068 | 3,450,371 |
| Expenses | | | | | | | | | |
| Variable Cost | | | | | | | | | |
| Dumage | MT | 12 | 42,912 | 45,058 | 47,310 | 49,676 | 52,160 | 54,768 | 57,506 |
| Fumigation | MT | 12 | 257,472 | 270,346 | 283,863 | 298,056 | 312,959 | 328,607 | 345,037 |
| Electricity | 12 | 10,000 | 120,000 | 126,000 | 132,300 | 138,915 | 145,861 | 153,154 | 160,811 |
| Insurance | | 0.15% | 102,989 | 114,897 | 127,738 | 141,577 | 156,479 | 164,303 | 172,519 |
| Total Variable Cost | | | 523,373 | 556,300 | 591,212 | 628,224 | 667,459 | 700,832 | 735,873 |
| Fixed Cost | | | | | | | | | |
| Warehouse Manager | 1 | 10,000 | 120,000 | 126,000 | 132,300 | 138,915 | 145,861 | 153,154 | 160,811 |
| Total Fixed Cost | | | 120,000 | 126,000 | 132,300 | 138,915 | 145,861 | 153,154 | 160,811 |
| Total Expenses | | | 643,373 | 682,300 | 723,512 | 767,139 | 813,320 | 853,986 | 896,685 |
| Operating profit | | | 1,416,403 | 1,615,638 | 1,831,254 | 2,064,394 | 2,316,269 | 2,432,082 | 2,553,686 |

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

| | | Audited | | Projection | | | | | | |
|----|---|-------------|-------------|------------|--------|--------|--------|--------|--------|--------|
| | | FY 2020- 21 | FY 2021- 22 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| 1 | Current Ratio | 21.48 | 120.45 | 2.96 | 3.18 | 3.73 | 4.27 | 4.79 | 5.70 | 6.49 |
| 2 | Debt/Equity Ratio | 0.48 | 1.27 | 0.38 | 0.28 | 0.18 | 0.10 | 0.03 | 0.03 | 0.03 |
| 3 | TOL/TNW Ratio | 0.56 | 1.28 | 0.48 | 0.41 | 0.31 | 0.23 | 0.16 | 0.15 | 0.14 |
| 4 | TOL/ATNW Ratio | 0.05 | 0.00 | 0.40 | 0.33 | 0.25 | 0.18 | 0.12 | 0.12 | 0.12 |
| 5 | Gross Profit margin % | 7.12% | 44.92% | 12.26% | 12.12% | 12.04% | 11.97% | 11.92% | 11.74% | 11.58% |
| 6 | Net Profit margin % | 0.69% | 0.82% | 4.92% | 5.33% | 5.76% | 6.13% | 6.47% | 6.58% | 6.57% |
| 7 | Debt/EBIDTA % | 13.96 | 3.65 | 1.89 | 1.36 | 0.92 | 0.53 | 0.18 | 0.17 | 0.15 |
| 8 | FACR | | | | | | | | | |
| 9 | Return on Equity % | 3.46 | 0.82 | 10.70 | 12.19 | 13.30 | 14.04 | 14.48 | 14.33 | 13.90 |
| 10 | Return on Assets % | 2.22 | 0.36 | 7.21 | 8.67 | 10.13 | 11.41 | 12.49 | 12.45 | 12.16 |
| 11 | ROCE (PBDIT/TA) | 2.22 | 15.25 | 13.66 | 14.53 | 15.19 | 15.66 | 15.94 | 15.23 | 14.66 |
| 12 | PBDIT/Interest (times) | 0.00 | 0.00 | 4.12 | 4.92 | 6.42 | 8.81 | 13.20 | 17.23 | 16.96 |
| 13 | PAT/Operating Profit | 0.10 | 0.02 | 0.40 | 0.44 | 0.48 | 0.51 | 0.54 | 0.56 | 0.57 |
| 14 | Current Ratio with TL installment as TL | 21.48 | 120.45 | 2.96 | 3.18 | 3.73 | 4.27 | 4.79 | 5.70 | 6.49 |
| 15 | BE/TNW | 0.48 | 1.27 | 0.45 | 0.37 | 0.27 | 0.19 | 0.12 | 0.11 | 0.11 |

| ASSET COEVRAGE RATIO: | Audited | | Projection | | | | | | |
|-----------------------|-------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | FY 2020- 21 | FY 2021- 22 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| Net Fixed Assets | - | 1,238,300 | 26,320,744 | 25,308,233 | 24,295,722 | 23,283,212 | 22,270,701 | 21,258,190 | 20,245,679 |
| TOTAL PRIMARY | - | 1,238,300 | 26,320,744 | 25,308,233 | 24,295,722 | 23,283,212 | 22,270,701 | 21,258,190 | 20,245,679 |
| Collateral | - | - | - | - | - | - | - | - | - |
| TOTAL COLLATERAL | - | - | - | - | - | - | - | - | - |
| TL | - | - | 7,184,395 | 5,696,119 | 4,019,093 | 2,129,378 | (0) | - | - |
| TOTAL | - | - | 7,184,395 | 5,696,119 | 4,019,093 | 2,129,378 | (0) | - | - |
| ACR | - | - | 4 | 4 | 6 | 11 | - | - | - |