

मा. बाळासाहेब ठाकरे कृषि व्यवसाय व
ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प

सविस्तर प्रकल्प अहवाल

Business

Calculator

सादरकर्ते

दिशा लोकसंचलित साधन केंद्र,

बोराडी.,

लोकसंचलित साधन केंद्र,

मु. पो. ग्रामपंचायत मिळकत मालमत्ता क्र.:- ३९४/ड,

बोराडी, तालुका:- शिरपूर, जिल्हा:- धुळे,

महाराष्ट्र - ४२५४२८.

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	14,77,962	60%	8,86,777
2	Machinery and Equipment	11,31,490	60%	6,78,894
3	Furniture and Fixture	42,000	60%	25,200
4	IT & It Infrastructure	72,500	60%	43,500
5	Vehicle	-	60%	-
6	Preliminary Expenses	75,000	60%	45,000
7	Working Capital	18,67,258		
Total		46,66,210		16,79,371

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

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		16,79,371
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		-
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	40%	29,86,838
Total			46,66,210

This sheet provide details of how total project cost will raised

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	47.92%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	17.92%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.40%	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)	2,58,989	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	5.27	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project.

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Table	1	12,000	12,000
2	Cubord	1	15,000	15,000
3	FAN	2	1,500	3,000
4	Chairs	10	1,200	12,000
				-
Total				42,000

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	Computer	1	55,000	55,000
2	Printer	1	17,500	17,500
				-
Total				72,500

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.)
				-
				-
				-
Total				-

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

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Chartered Engineer Fees	5,000
2	SMART DPR Fees	20,000
3	Other Expenses	50,000
Total		75,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects. The eligible amount is 5% of te project cost. Minimum amount is Rs.500000/- and maximum amount is Rs.2000000/-

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.	1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Accountant	No.	1	7,000	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568
Watchmen	No.	2	6,000	1,44,000	1,51,200	1,58,760	1,66,698	1,75,033	1,83,785	1,92,974
Telephone and internet Exp	Months	12	500	6,000	6,300	6,615	6,946	7,293	7,658	8,041
Office Electricity Exp	Months	12	1,200	14,400	15,120	15,876	16,670	17,503	18,378	19,297
Printing & Stationary	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Land Lease	Months	12	-	-	-	-	-	-	-	-
Misc.expenses	Months	12	1,500	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Audit and Legal Compliances expenses	Lumsum	1	25,000	25,000	26,250	27,563	28,941	30,388	31,907	33,502
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				4,23,400	4,44,570	4,66,799	4,90,138	5,14,645	5,40,378	5,67,396

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

3.2 Depreciation

Particulars	As per companies Act							As per IT Act							
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Assets															
Building															
Asset Value	14,77,962	14,31,111	13,84,259	13,37,408	12,90,556	12,43,705	11,96,854		14,77,962	13,30,166	11,97,149	10,77,434	9,69,691	8,72,722	7,85,450
Depreciation	46,851	46,851	46,851	46,851	46,851	46,851	46,851		1,47,796	1,33,017	1,19,715	1,07,743	96,969	87,272	78,545
Accumulated Depreciation	46,851	93,703	1,40,554	1,87,406	2,34,257	2,81,108	3,27,960		1,47,796	2,80,813	4,00,528	5,08,271	6,05,240	6,92,512	7,71,057
Net Fixed Assets	14,31,111	13,84,259	13,37,408	12,90,556	12,43,705	11,96,854	11,50,002		13,30,166	11,97,149	10,77,434	9,69,691	8,72,722	7,85,450	7,06,905
Plant and Machinery															
Asset Value	11,31,490	10,59,867	9,88,243	9,16,620	8,44,997	7,73,373	7,01,750		11,31,490	9,61,767	8,17,502	6,94,876	5,90,645	5,02,048	4,26,741
Depreciation	71,623	71,623	71,623	71,623	71,623	71,623	71,623		1,69,724	1,44,265	1,22,625	1,04,231	88,597	75,307	64,011
Accumulated Depreciation	71,623	1,43,247	2,14,870	2,86,493	3,58,117	4,29,740	5,01,363		1,69,724	3,13,988	4,36,614	5,40,845	6,29,442	7,04,749	7,68,760
Net Fixed Assets	10,59,867	9,88,243	9,16,620	8,44,997	7,73,373	7,01,750	6,30,127		9,61,767	8,17,502	6,94,876	5,90,645	5,02,048	4,26,741	3,62,730
Furniture and Electrification															
Asset Value	42,000	37,800	33,600	29,400	25,200	21,000	16,800		42,000	37,800	34,020	30,618	27,556	24,801	22,321
Depreciation	4,200	4,200	4,200	4,200	4,200	4,200	4,200		4,200	3,780	3,402	3,062	2,756	2,480	2,232
Accumulated Depreciation	4,200	8,400	12,600	16,800	21,000	25,200	29,400		4,200	7,980	11,382	14,444	17,199	19,679	21,912
Net Fixed Assets	37,800	33,600	29,400	25,200	21,000	16,800	12,600		37,800	34,020	30,618	27,556	24,801	22,321	20,088
Vehicle															
Asset Value	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-		-	-	-	-	-	-	-
IT Infrastructure															
Asset Value	72,500	65,250	58,000	50,750	43,500	36,250	29,000		72,500	43,500	26,100	15,660	9,396	5,638	3,383
Depreciation	7,250	7,250	7,250	7,250	7,250	7,250	7,250		29,000	17,400	10,440	6,264	3,758	2,255	1,353
Accumulated Depreciation	7,250	14,500	21,750	29,000	36,250	43,500	50,750		29,000	46,400	56,840	63,104	66,862	69,117	70,470
Net Fixed Assets	65,250	58,000	50,750	43,500	36,250	29,000	21,750		43,500	26,100	15,660	9,396	5,638	3,383	2,030
Gross Fixed Asset	27,23,952	25,94,027	24,64,103	23,34,178	22,04,253	20,74,328	19,44,404		27,23,952	23,73,232	20,74,771	18,18,589	15,97,288	14,05,208	12,37,894
Total Depreciation	1,29,925	1,29,925	1,29,925	1,29,925	1,29,925	1,29,925	1,29,925		3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Accumulated Depreciation	1,29,925	2,59,849	3,89,774	5,19,699	6,49,624	7,79,548	9,09,473		3,50,720	6,49,181	9,05,363	11,26,664	13,18,744	14,86,058	16,32,200
Net Fixed Assets	25,94,027	24,64,103	23,34,178	22,04,253	20,74,328	19,44,404	18,14,479		23,73,232	20,74,771	18,18,589	15,97,288	14,05,208	12,37,894	10,91,752

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%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	15,000	15,000	15,000	15,000	15,000	-	-
Total Value		15,000	15,000	15,000	15,000	15,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	5,20,083	3,80,578	6,92,638	10,20,075	13,71,242	17,61,955	21,62,475
Add Depreciation as per companies Act	3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Less Depreciation as per IT Act	3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Taxable Income	5,20,083	3,80,578	6,92,638	10,20,075	13,71,242	17,61,955	21,62,475
Provision of Taxes	1,35,222	98,950	1,80,086	2,65,220	3,56,523	4,58,108	5,62,243

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	-
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period (In Months)	6
EMI	Rs. 0.00

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	-	-	-	-	-
	Month 2	-	-	-	-	-
	Month 3	-	-	-	-	-
	Month 4	-	-	-	-	-
	Month 5	-	-	-	-	-
	Month 6	-	-	-	-	-
	Month 7	-	-	-	-	-
	Month 8	-	-	-	-	-
	Month 9	-	-	-	-	-
	Month 10	-	-	-	-	-
	Month 11	-	-	-	-	-
	Month 12	-	-	-	-	-
Year 2	Month 13	-	-	-	-	-
	Month 14	-	-	-	-	-
	Month 15	-	-	-	-	-
	Month 16	-	-	-	-	-
	Month 17	-	-	-	-	-
	Month 18	-	-	-	-	-
	Month 19	-	-	-	-	-
	Month 20	-	-	-	-	-
	Month 21	-	-	-	-	-
	Month 22	-	-	-	-	-
	Month 23	-	-	-	-	-
	Month 24	-	-	-	-	-
Year 3	Month 25	-	-	-	-	-
	Month 26	-	-	-	-	-
	Month 27	-	-	-	-	-
	Month 28	-	-	-	-	-
	Month 29	-	-	-	-	-
	Month 30	-	-	-	-	-
	Month 31	-	-	-	-	-
	Month 32	-	-	-	-	-
	Month 33	-	-	-	-	-
	Month 34	-	-	-	-	-
	Month 35	-	-	-	-	-
	Month 36	-	-	-	-	-
Year 4	Month 37	-	-	-	-	-
	Month 38	-	-	-	-	-
	Month 39	-	-	-	-	-
	Month 40	-	-	-	-	-
	Month 41	-	-	-	-	-
	Month 42	-	-	-	-	-
	Month 43	-	-	-	-	-
	Month 44	-	-	-	-	-
	Month 45	-	-	-	-	-
	Month 46	-	-	-	-	-
	Month 47	-	-	-	-	-
	Month 48	-	-	-	-	-
Year 5	Month 49	-	-	-	-	-
	Month 50	-	-	-	-	-
	Month 51	-	-	-	-	-
	Month 52	-	-	-	-	-
	Month 53	-	-	-	-	-
	Month 54	-	-	-	-	-
	Month 55	-	-	-	-	-
	Month 56	-	-	-	-	-
	Month 57	-	-	-	-	-
	Month 58	-	-	-	-	-
	Month 59	-	-	-	-	-
	Month 60	-	-	-	-	-
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	-	-	-	-	-
			0.00		0.00	

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

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626
Horticulture Processing			-	-	-	-	-	-
Total			6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	-	-	-	-	-	-
Grain Processing	2%	6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626	20,35,365
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626	20,35,365

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

Assumption:

- 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
A	Accounts Receivables (Debtors)									
1	Agri Input	14	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-
3	Dal Mill	14	-	-	-	-	-	-	-	-
4	Cleaning & Grading	20	16,64,576	21,84,547	27,52,606	33,71,873	40,46,328	47,79,799	55,76,344	
5	Warehouse	14	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	-
	Subtotal		16,64,576	21,84,547	27,52,606	33,71,873	40,46,328	47,79,799	55,76,344	
B	Closing Stock		6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626	20,35,365	
	Total		22,72,146	29,81,907	37,57,307	46,02,607	55,23,238	65,24,425	76,11,709	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-	-
3	Dal Mill	7	-	-	-	-	-	-	-	-
4	Cleaning & Grading	5	4,04,889	5,31,413	6,69,582	8,20,237	9,84,285	11,62,688	13,56,468	
5	Warehouse	7	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	-
	Total		4,04,889	5,31,413	6,69,582	8,20,237	9,84,285	11,62,688	13,56,468	
D	Working Capital		18,67,258	24,50,494	30,87,725	37,82,370	45,38,952	53,61,737	62,55,241	
	Own Contribution	100%	18,67,258	24,50,494	30,87,725	37,82,370	45,38,952	53,61,737	62,55,241	

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.

Assumption:

- 1 Company has to give credit for sale at 14 Days
- 2 Company will receive credit from suppliers for 7 days
- 3 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Variable Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	2,89,49,311	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	2,89,49,311	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
Fixed Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	4,23,400	4,44,570	4,66,799	4,90,138	5,14,645	5,40,378	5,67,396
Total Fixed Cost	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
Total Cost	2,94,92,711	3,91,73,948	4,92,71,235	6,02,80,306	7,22,67,162	8,53,02,055	9,94,59,653
Profit Before Depreciation ,Interest and Tax	8,85,803	6,94,039	9,63,820	12,56,376	15,78,322	19,29,270	23,08,616
Depreciation	3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Amortization	15,000	15,000	15,000	15,000	15,000	-	-
Profit Before Interest and Tax	5,20,083	3,80,578	6,92,638	10,20,075	13,71,242	17,61,955	21,62,475
Interest on Term loan	-	-	-	-	-	-	-
Profit Before Tax	5,20,083	3,80,578	6,92,638	10,20,075	13,71,242	17,61,955	21,62,475
Less. Tax	1,35,222	98,950	1,80,086	2,65,220	3,56,523	4,58,108	5,62,243
Profit After Tax	3,84,861	2,81,627	5,12,552	7,54,856	10,14,719	13,03,847	16,00,231
Cumulative Profit	3,84,861	6,66,489	11,79,041	19,33,896	29,48,615	42,52,462	58,52,694

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

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	7,50,581	7,62,434	9,08,937	12,05,448	16,70,665	23,19,041	31,71,910
Accounts Receivables	16,64,576	21,84,547	27,52,606	33,71,873	40,46,328	47,79,799	55,76,344
Other Current Assets	6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626	20,35,365
Total Current Assets	30,22,727	37,44,341	46,66,244	58,08,055	71,93,902	88,43,466	1,07,83,619
Gross Fixed Assets	27,23,952	23,73,232	20,74,771	18,18,589	15,97,288	14,05,208	12,37,894
Less: Depreciation	3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Net Fixed Assets	23,73,232	20,74,771	18,18,589	15,97,288	14,05,208	12,37,894	10,91,752
Preliminary & Pre- operative Expenses	60,000	45,000	30,000	15,000	0	0	0
TOTAL ASSETS	54,55,960	58,64,112	65,14,832	74,20,343	85,99,110	1,00,81,360	1,18,75,372
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	4,04,889	5,31,413	6,69,582	8,20,237	9,84,285	11,62,688	13,56,468
Other Current Liabilities							
Total Current Liabilities	4,04,889	5,31,413	6,69,582	8,20,237	9,84,285	11,62,688	13,56,468
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	4,04,889	5,31,413	6,69,582	8,20,237	9,84,285	11,62,688	13,56,468
Share capital	29,86,838	29,86,838	29,86,838	29,86,838	29,86,838	29,86,838	29,86,838
Smart Grant -in-Aid	16,79,371	16,79,371	16,79,371	16,79,371	16,79,371	16,79,371	16,79,371
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	3,84,861	6,66,489	11,79,041	19,33,896	29,48,615	42,52,462
Profit & Loss) During the Year	3,84,861	2,81,627	5,12,552	7,54,856	10,14,719	13,03,847	16,00,231
Appropriation - Dividend							
Total Reserves	3,84,861	6,66,489	11,79,041	19,33,896	29,48,615	42,52,462	58,52,694
TOTAL EQUITY	50,51,071	53,32,698	58,45,250	66,00,106	76,14,825	89,18,672	1,05,18,903
TOTAL LIABILITIES & EQUITY	54,55,960	58,64,112	65,14,832	74,20,343	85,99,110	1,00,81,360	1,18,75,372
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
2	Equity/ Share capital	29,86,838						
	Reinvestment							
3	Grant	16,79,371						
4	Long Term Loan	-						
5	Increase in Short Term Loan	-	-	-	-	-	-	-
6	Increase in account rpayable	4,04,889	1,26,524	1,38,169	1,50,655	1,64,049	1,78,403	1,93,780
	Sub Total (A)	3,54,49,612	3,99,94,512	5,03,73,223	6,16,87,336	7,40,09,532	8,74,09,728	10,19,62,049
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	14,77,962						
b	Machinery and Equipment	11,31,490						
c	Furniture & Fixture	42,000						
d	It Infrastructure	72,500						
e	Vehicle	-						
f	Premilinary Expenses	75,000						
2	Operational Expenditure							
a	Variable Cost	2,89,49,311	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
b	Fixed Cost	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
3	Loan Repayment							
	LTL - Principal	-	-	-	-	-	-	-
	LTL - Interest	-	-	-	-	-	-	-
	STL - Principal							
	STL - Interest	-	-	-	-	-	-	-
4	Tax	1,35,222	98,950	1,80,086	2,65,220	3,56,523	4,58,108	5,62,243
5	Increase in account Receivable	16,64,576	5,19,971	5,68,058	6,19,267	6,74,455	7,33,471	7,96,545
6	Increase in Closing Stock	6,07,570	1,89,789	2,07,341	2,26,033	2,46,176	2,67,717	2,90,739
	Sub Total (B)	3,46,99,031	3,99,82,659	5,02,26,720	6,13,90,825	7,35,44,316	8,67,61,351	10,11,09,180
	Net Cash Flow (A-B)	7,50,581	11,853	1,46,503	2,96,511	4,65,217	6,48,377	8,52,869
	Opening Cash and Bank		7,50,581	7,62,434	9,08,937	12,05,448	16,70,665	23,19,041
	Cumulative Cash Balance	7,50,581	7,62,434	9,08,937	12,05,448	16,70,665	23,19,041	31,71,910

A projected cash flow statement is used to evaluate cash inflows and outflows to deter. mine when, how much, and for how long cash deficits or surpluses will exist for a farm business during an upcoming time period.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,84,861.35	2,81,627.47	5,12,551.92	7,54,855.53	10,14,719.12	13,03,846.87	16,00,231.41
Add: Depreciation		3,50,719.70	2,98,461.56	2,56,182.15	2,21,300.67	1,92,079.83	1,67,314.49	1,46,141.17
Add: Preliminary expense written off		15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	0.00	0.00
Net Cash Accrual (A)		7,50,581.05	5,95,089.02	7,83,734.07	9,91,156.20	12,21,798.95	14,71,161.37	17,46,372.58
Initial Investment/ Net Cash Accrual	(46,66,209.5793)	7,50,581.05	5,95,089.02	7,83,734.07	9,91,156.20	12,21,798.95	14,71,161.37	17,46,372.58
IRR	11.40%							
Present Value Equivalent		0.90	0.81	0.72	0.65	0.58	0.52	0.47
Present Value of Future Inflows		6,73,780.79	4,79,539.07	5,66,933.10	6,43,615.09	7,12,204.80	7,69,815.21	8,20,321.52
Operating Net Cash Inflow					46,66,209.58			
Present Capital Outflow					46,66,209.58			
				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 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Total Variable Exp	2,89,49,311	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
Contribution	14,29,203	12,64,609	15,62,918	18,85,429	22,38,828	26,22,801	30,36,824
Total Fixed exp	9,09,120	8,84,032	8,70,281	8,65,354	8,67,586	8,60,846	8,74,349
BEP	64%	70%	56%	46%	39%	33%	29%

Average BEP 47.92%

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	3,84,861	2,81,627	5,12,552	7,54,856	10,14,719	13,03,847	16,00,231
Add: Depreciation	3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Add: Preliminary exp Written off	15,000	15,000	15,000	15,000	15,000	0	0
Net Cash Accrual (A)	7,50,581	5,95,089	7,83,734	9,91,156	12,21,799	14,71,161	17,46,373
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	6,82,346	4,91,809	5,88,831	6,76,973	7,58,641	8,30,432	8,96,165

Total Discounted Cash Flows 49,25,198
Present Value of Outflow 46,66,210
NPV 2,58,988.51

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	3,84,861	2,81,627	5,12,552	7,54,856	10,14,719	13,03,847	16,00,231
Average net profit	836099.10						
Total Project cost	4666209.58						
ROI	17.92%						

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	46,66,210							
Profit after Tax & Dividend		3,84,861	2,81,627	5,12,552	7,54,856	10,14,719	13,03,847	16,00,231
Add: Depreciation		3,50,720	2,98,462	2,56,182	2,21,301	1,92,080	1,67,314	1,46,141
Add. Preliminary exp Written off		15,000	15,000	15,000	15,000	15,000	-	-
Net Cash Accrual (A)		7,50,581	5,95,089	7,83,734	9,91,156	12,21,799	14,71,161	17,46,373
Cashflow - Initial Investment		(39,15,629)	(33,20,540)	(25,36,805)	(15,45,649)	(3,23,850)	11,47,311	28,93,684

Payback period (in years) - Project

5.27

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	8,85,803	6,94,039	9,63,820	12,56,376	15,78,322	19,29,270	23,08,616
Total	8,85,803	6,94,039	9,63,820	12,56,376	15,78,322	19,29,270	23,08,616
Total Annual EMI	-	-	-	-	-	-	-
Debt Service Coverage Ratio (DSCR)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

#DIV/0!

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 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	3,18,97,439	4,18,61,387	5,27,46,807	6,46,13,515	7,75,37,758	9,15,92,891	10,68,56,683
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	3,18,97,439	4,18,61,387	5,27,46,807	6,46,13,515	7,75,37,758	9,15,92,891	10,68,56,683
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
Variable Cost	3,03,96,777	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
Total Operational Expenses	3,09,40,177	3,91,73,948	4,92,71,235	6,02,80,306	7,22,67,162	8,53,02,055	9,94,59,653
Net Income	9,57,263	26,87,439	34,75,573	43,33,210	52,70,596	62,90,836	73,97,030

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
Variable Cost	3,03,96,777	4,05,33,547	5,11,05,743	6,26,33,815	7,51,86,989	8,88,38,950	10,36,68,017
Total Operational Expenses	3,09,40,177	4,11,04,117	5,17,04,841	6,32,62,868	7,58,47,495	8,95,32,481	10,43,96,225
Net Income	(5,61,663)	(12,36,130)	(14,69,787)	(17,26,187)	(20,02,011)	(23,01,156)	(26,27,956)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	2,88,59,588	3,78,74,588	4,77,23,302	5,84,59,847	7,01,53,210	8,28,69,759	9,66,79,856
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	2,88,59,588	3,78,74,588	4,77,23,302	5,84,59,847	7,01,53,210	8,28,69,759	9,66,79,856
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
Variable Cost	2,75,01,846	3,66,73,209	4,62,38,529	5,66,68,690	6,80,26,323	8,03,78,098	9,37,94,873
Total Operational Expenses	2,80,45,246	3,72,43,779	4,68,37,628	5,72,97,743	6,86,86,829	8,10,71,629	9,45,23,081
Net Income	8,14,342	6,30,809	8,85,674	11,62,104	14,66,380	17,98,130	21,56,775

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	5,43,400	5,70,570	5,99,099	6,29,053	6,60,506	6,93,531	7,28,208
Variable Cost	2,75,01,846	3,66,73,209	4,62,38,529	5,66,68,690	6,80,26,323	8,03,78,098	9,37,94,873
Total Operational Expenses	2,80,45,246	3,72,43,779	4,68,37,628	5,72,97,743	6,86,86,829	8,10,71,629	9,45,23,081
Net Income	23,33,268	26,24,208	33,97,427	42,38,938	51,58,655	61,59,696	72,45,188

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

Facility 2 - Grain Processing Unit - Cleaning & Grading

13.1 Producers/ Capacity Utilization

Capacity	15	Qtls P Hour
No. of Hours	8	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	126	158	190	221	253	284	316
Wheat	3802	4752	5702	6653	7603	8554	9504
Maize	5472	6840	8208	9576	10944	12312	13680
Bajra	5900	7374	8849	10324	11799	13274	14749
Total Quantity to be Processed	15173	18966	22760	26553	30346	34139	37933
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for Processing (100%)							
Wheat	3,802	4,752	5,702	6,653	7,603	8,554	9,504
Maize	5,472	6,840	8,208	9,576	10,944	12,312	13,680
Bajra	5,900	7,374	8,849	10,324	11,799	13,274	14,749
Total Quantity to be Processed	15173	18966	22760	26553	30346	34139	37933
Output (KG)							
Wheat	3688	4609	5531	6453	7375	8297	9219
Maize	5308	6635	7962	9289	10616	11943	13270
Bajra	5723	7153	8584	10014	11445	12876	14306
Total Quantity For Sales	14719	18397	22077	25756	29436	33116	36795

Packaging (In Kg)	In KG
Wheat	30
Maize	30
Bajra	30

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Cleaning & Grading

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Cleaning & Grading Unit									
Wheat	30 Kg	620	74,69,429	98,01,499	1,23,50,336	1,51,29,552	1,81,55,814	2,14,46,879	2,50,21,660
Maize	30 Kg	615	1,06,63,772	1,39,96,201	1,76,35,213	2,16,03,136	2,59,23,763	3,06,22,445	3,57,26,186
Bajra	30 Kg	655	1,22,45,312	1,60,70,287	2,02,49,506	2,48,03,993	2,97,65,907	3,51,62,001	4,10,20,423
Revenue			3,03,78,514	3,98,67,988	5,02,35,055	6,15,36,681	7,38,45,484	8,72,31,325	10,17,68,269
Expenses									
Variable Cost									
Wheat	Quintals	1,760	66,90,816	87,81,696	1,10,64,937	1,35,54,548	1,62,65,457	1,92,13,571	2,24,15,833
Maize	Quintals	1,760	96,30,720	1,26,40,320	1,59,26,803	1,95,10,334	2,34,12,401	2,76,55,898	3,22,65,215
Bajra	Quintals	1,850	1,09,14,075	1,43,24,723	1,80,49,152	2,21,10,211	2,65,32,253	3,13,41,224	3,65,64,761
Oil (Liters)	0.5	100	75,866	99,573	1,25,463	1,53,692	1,84,430	2,17,858	2,54,168
Daily Labour	3	300	1,13,798	1,49,360	1,88,194	2,30,537	2,76,645	3,26,787	3,81,251
Electricity Charges	65.648	8	66,406	87,157	1,09,818	1,34,527	1,61,433	1,90,692	2,22,475
Loading/Unloading Charges		5	1,51,731	1,99,147	2,50,925	3,07,383	3,68,860	4,35,716	5,08,335
Packaging Exp		15	4,41,570	5,79,506	7,30,197	8,94,474	10,73,389	12,67,960	14,79,265
Transportation Charges		50	14,71,900	19,31,685	24,33,989	29,81,579	35,77,964	42,26,534	49,30,882
Add: Opening Stock				6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626
Less: Closing Stock			6,07,570	7,97,360	10,04,701	12,30,734	14,76,910	17,44,626	20,35,365
Total Variable Cost			2,89,49,311	3,86,03,378	4,86,72,136	5,96,51,252	7,16,06,656	8,46,08,524	9,87,31,445
Fixed Cost									
Machine Operator	1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Fixed Cost			1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total expenses			2,90,69,311	3,87,29,378	4,88,04,436	5,97,90,167	7,17,52,517	8,47,61,678	9,88,92,257
Operating Profit			13,09,203	11,38,609	14,30,618	17,46,514	20,92,967	24,69,647	28,76,013

utilization of machines and also sale, expenses and operating profit of Dal Mill activity