

Note for users

Draft Business Plan Financial Calculator

1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. **It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:**

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
7. Sensitivity analysis

The above ratios will help decision makers for approving the business plan / Full Project Report.

2.0 Features

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

3.0 Preparatory work

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

4.0 Colour codes used

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

5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
A	Sheet in which need to enter data			
Step-1	Grain production details & or F & V production details (Marketable surplus)	Please fill data in yellow colour cells i.e. members no, non-members, average area etc.	Sheet No. 10 for grain and 11 for F & V	
Step-2	CAPEX Details	Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
Step-3	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
Step-4	Business activity wise revenue, expenditure and profit calculation			
4.1	Facility-1 / Business activity -Trading		Sheet No. 12	
4.2	Facility-2 / Business activity - Processing (Grain, pulses, oilseed)	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 13	
4.3	Facility-3 Business activity -Warehouse		Sheet No. 14	
4.4	Facility-4 Business activity -Custom hiring		Sheet No. 15	
4.5	Facility-5 Business activity - Agri. Input		Sheet No. 16	
4.6	Facility-6 Business activity -Processing (Horti. Produce)		Sheet No. 17	
Step-5	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	
Step-6	TL repayment schedule	Please add interest rate, tenure and Moratorium Period (In Month) in green cells	Sheet No. 4	
Step-7	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
B	Auto generating sheets (No need to enter any data)			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis)		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
Step-8	Copy relevant tables in word file of FPP			

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,72,53,821	60%	1,03,52,293
2	Machinery and Equipment	94,18,567	60%	56,51,140
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	2,11,500	60%	1,26,900
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	12,50,000	60%	7,50,000
7	Working Capital	16,11,992		
Total		2,97,45,881		1,68,80,333

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		1,68,80,333
2	Bank Finance - Long Term Loan	30%	89,23,764
3	Own Contribution	10%	29,74,588
4	Working Capital		9,67,195
Total			2,97,45,881

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)	56.34%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	26.45%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.07%	Project Viable	The project internal rate of return shall be more than 12% >12%
4	Net present value (at a discount rate of 10 per cent)	18,29,067	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	5.17	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	3.29	Project Viable	DSCR shall be more than 2 for better performing project. >2

	IGST @12%		1	2,03,400	2,03,400	
3	62.5 KVA Silent Diesel Generating Set	62.5 KVA	1	8,16,540	8,16,540	3
	Transportation Charges		1	10,000	10,000	
	D G Commission Charges		1	3,000	3,000	
	GST@18%		1	1,46,977	1,46,977	
	Subtotal				53,92,567	38
D	F & V Processing Machinery				-	
	Subtotal				-	-
	Total				94,18,567	38

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

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	NA	NA	NA	NA
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	Computer	1	65,000	65,000
2	Software	1	45,000	45,000
3	Printer	1	20,000	20,000
4	CCTV Cameras	7	9,500	66,500
5	Light Focus	10	1,500	15,000
Total				2,11,500

This Sheet provide details of IT & IT infrastructure, no.of Quantity, rate per unit and total amount

2.5

Transport vehical (Refer van and other)

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	NA	NA	NA	NA
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	Legal Fees, Professional Fees, Land Development, Administration & Other Expenses	12,50,000
Total		12,50,000

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

3.1 Schedule of General Admin Expenses

100% 110.00% 121.00% 133.100% 146.41% 161.05100% 177.16%

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
				-	-	-	-	-	-	-
Manager	No.	1	20,000	2,40,000	2,64,000	2,90,400	3,19,440	3,51,384	3,86,522	4,25,175
Accountant	No.	1	12,000	1,44,000	1,58,400	1,74,240	1,91,664	2,10,830	2,31,913	2,55,105
Watchmen	No.	2	10,000	2,40,000	2,64,000	2,90,400	3,19,440	3,51,384	3,86,522	4,25,175
Telephone and internet Exp	Months	12	1,250	15,000	16,500	18,150	19,965	21,962	24,158	26,573
Office Electricity Exp	Months	12	1,500	18,000	19,800	21,780	23,958	26,354	28,989	31,888
Printing & Stationary	Months	12	1,500	18,000	19,800	21,780	23,958	26,354	28,989	31,888
Land Lease	Months	12	8,333	99,996	1,09,996	1,20,995	1,33,095	1,46,404	1,61,045	1,77,149
Misc.expenses	Months	12	4,500	54,000	59,400	65,340	71,874	79,061	86,968	95,664
Audit and Legal Compliances expenses	Lumsum	1	25,000	25,000	27,500	30,250	33,275	36,603	40,263	44,289
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				8,53,996	9,39,396	10,33,335	11,36,669	12,50,336	13,75,369	15,12,906

3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	1,72,53,821	1,67,06,875	1,61,59,929	1,56,12,983	1,50,66,037	1,45,19,090	1,39,72,144
Depreciation	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946
Accumulated Depreciation	5,46,946	10,93,892	16,40,838	21,87,785	27,34,731	32,81,677	38,28,623
Net Fixed Assets	1,67,06,875	1,61,59,929	1,56,12,983	1,50,66,037	1,45,19,090	1,39,72,144	1,34,25,198
Plant and Machinery							
Asset Value	94,18,567	88,22,372	82,26,177	76,29,981	70,33,786	64,37,591	58,41,395
Depreciation	5,96,195	5,96,195	5,96,195	5,96,195	5,96,195	5,96,195	5,96,195
Accumulated Depreciation	5,96,195	11,92,391	17,88,586	23,84,781	29,80,977	35,77,172	41,73,367
Net Fixed Assets	88,22,372	82,26,177	76,29,981	70,33,786	64,37,591	58,41,395	52,45,200
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
Vehical							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-

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IT Infrastructure								
Asset Value		2,11,500	1,90,350	1,69,200	1,48,050	1,26,900	1,05,750	84,600
Depreciation		21,150	21,150	21,150	21,150	21,150	21,150	21,150
Accumulated Depreciation		21,150	42,300	63,450	84,600	1,05,750	1,26,900	1,48,050
Net Fixed Assets		1,90,350	1,69,200	1,48,050	1,26,900	1,05,750	84,600	63,450
Gross Fixed Asset		2,68,83,888	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140
Total Depreciation		11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Accumulated Depreciation		11,64,291	23,28,583	34,92,874	46,57,166	58,21,457	69,85,749	81,50,040
Net Fixed Assets		2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140	1,87,33,848

Amortization: Straight Line Method (SLM) is used

Companies Act 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%
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3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-
Total Value		2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-

3.4 Tax Schedule

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT		1,93,011	7,76,902	12,71,479	18,09,411	23,84,109	31,48,602	37,00,279
Add Depreciation as per companies Act		11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Less Depreciation as per IT Act		32,22,767	28,04,471	24,48,753	21,43,704	18,80,470	16,52,260	14,53,717
Taxable Income		-18,65,465	-8,63,278	-12,982	8,29,999	16,67,931	26,60,634	34,10,853
Accumulated Losses C/f	0	-18,65,465	-8,63,278	-12,982	0	0	0	0
Net Taxable profit		0	0	0	8,17,017	16,67,931	26,60,634	34,10,853
Tax as per regular provision		0	0	0	2,12,424	4,33,662	6,91,765	8,86,822
MAT		36672	147611	241581	343788	452981	598234	703053
Provision for Income Tax		36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822
Maximum Tax rate		26%						
Minimum Alternate Tax			19%					

4.1 Repayment Schedule

Loan Amount (Rs)	89,23,764
Interest rate /PA	10%
Loan Tenure in years	7
Moratorium Period (In	12
EMI	Rs. 1,65,320.21

Year	Particluars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	89,23,764	74,365	-	74,365	89,23,764
	Month 2	89,23,764	74,365	-	74,365	89,23,764
	Month 3	89,23,764	74,365	-	74,365	89,23,764
	Month 4	89,23,764	74,365	-	74,365	89,23,764
	Month 5	89,23,764	74,365	-	74,365	89,23,764
	Month 6	89,23,764	74,365	-	74,365	89,23,764
	Month 7	89,23,764	74,365	-	74,365	89,23,764
	Month 8	89,23,764	74,365	-	74,365	89,23,764
	Month 9	89,23,764	74,365	-	74,365	89,23,764
	Month 10	89,23,764	74,365	-	74,365	89,23,764
	Month 11	89,23,764	74,365	-	74,365	89,23,764
	Month 12	89,23,764	74,365	-	74,365	89,23,764
Year 2	Month 13	89,23,764	74,365	90,956	1,65,320	88,32,809
	Month 14	88,32,809	73,607	91,713	1,65,320	87,41,095
	Month 15	87,41,095	72,842	92,478	1,65,320	86,48,617
	Month 16	86,48,617	72,072	93,248	1,65,320	85,55,369
	Month 17	85,55,369	71,295	94,025	1,65,320	84,61,344
	Month 18	84,61,344	70,511	94,809	1,65,320	83,66,535
	Month 19	83,66,535	69,721	95,599	1,65,320	82,70,936
	Month 20	82,70,936	68,924	96,396	1,65,320	81,74,540
	Month 21	81,74,540	68,121	97,199	1,65,320	80,77,341
	Month 22	80,77,341	67,311	98,009	1,65,320	79,79,332
	Month 23	79,79,332	66,494	98,826	1,65,320	78,80,506
	Month 24	78,80,506	65,671	99,649	1,65,320	77,80,857
Year 3	Month 25	77,80,857	64,840	1,00,480	1,65,320	76,80,377
	Month 26	76,80,377	64,003	1,01,317	1,65,320	75,79,060
	Month 27	75,79,060	63,159	1,02,161	1,65,320	74,76,898
	Month 28	74,76,898	62,307	1,03,013	1,65,320	73,73,886
	Month 29	73,73,886	61,449	1,03,871	1,65,320	72,70,015
	Month 30	72,70,015	60,583	1,04,737	1,65,320	71,65,278
	Month 31	71,65,278	59,711	1,05,610	1,65,320	70,59,668
	Month 32	70,59,668	58,831	1,06,490	1,65,320	69,53,179
	Month 33	69,53,179	57,943	1,07,377	1,65,320	68,45,802
	Month 34	68,45,802	57,048	1,08,272	1,65,320	67,37,530
	Month 35	67,37,530	56,146	1,09,174	1,65,320	66,28,356
	Month 36	66,28,356	55,236	1,10,084	1,65,320	65,18,272

Year 4	Month 37	65,18,272	54,319	1,11,001	1,65,320	64,07,270
	Month 38	64,07,270	53,394	1,11,926	1,65,320	62,95,344
	Month 39	62,95,344	52,461	1,12,859	1,65,320	61,82,485
	Month 40	61,82,485	51,521	1,13,799	1,65,320	60,68,686
	Month 41	60,68,686	50,572	1,14,748	1,65,320	59,53,938
	Month 42	59,53,938	49,616	1,15,704	1,65,320	58,38,234
	Month 43	58,38,234	48,652	1,16,668	1,65,320	57,21,565
	Month 44	57,21,565	47,680	1,17,640	1,65,320	56,03,925
	Month 45	56,03,925	46,699	1,18,621	1,65,320	54,85,304
	Month 46	54,85,304	45,711	1,19,609	1,65,320	53,65,695
	Month 47	53,65,695	44,714	1,20,606	1,65,320	52,45,089
	Month 48	52,45,089	43,709	1,21,611	1,65,320	51,23,478
Year 5	Month 49	51,23,478	42,696	1,22,625	1,65,320	50,00,853
	Month 50	50,00,853	41,674	1,23,646	1,65,320	48,77,207
	Month 51	48,77,207	40,643	1,24,677	1,65,320	47,52,530
	Month 52	47,52,530	39,604	1,25,716	1,65,320	46,26,814
	Month 53	46,26,814	38,557	1,26,763	1,65,320	45,00,050
	Month 54	45,00,050	37,500	1,27,820	1,65,320	43,72,231
	Month 55	43,72,231	36,435	1,28,885	1,65,320	42,43,346
	Month 56	42,43,346	35,361	1,29,959	1,65,320	41,13,387
	Month 57	41,13,387	34,278	1,31,042	1,65,320	39,82,345
	Month 58	39,82,345	33,186	1,32,134	1,65,320	38,50,211
	Month 59	38,50,211	32,085	1,33,235	1,65,320	37,16,976
	Month 60	37,16,976	30,975	1,34,345	1,65,320	35,82,630
Year 6	Month 61	35,82,630	29,855	1,35,465	1,65,320	34,47,165
	Month 62	34,47,165	28,726	1,36,594	1,65,320	33,10,571
	Month 63	33,10,571	27,588	1,37,732	1,65,320	31,72,839
	Month 64	31,72,839	26,440	1,38,880	1,65,320	30,33,959
	Month 65	30,33,959	25,283	1,40,037	1,65,320	28,93,922
	Month 66	28,93,922	24,116	1,41,204	1,65,320	27,52,718
	Month 67	27,52,718	22,939	1,42,381	1,65,320	26,10,337
	Month 68	26,10,337	21,753	1,43,567	1,65,320	24,66,770
	Month 69	24,66,770	20,556	1,44,764	1,65,320	23,22,006
	Month 70	23,22,006	19,350	1,45,970	1,65,320	21,76,036
	Month 71	21,76,036	18,134	1,47,187	1,65,320	20,28,849
	Month 72	20,28,849	16,907	1,48,413	1,65,320	18,80,436
Year 7	Month 73	18,80,436	15,670	1,49,650	1,65,320	17,30,786
	Month 74	17,30,786	14,423	1,50,897	1,65,320	15,79,889
	Month 75	15,79,889	13,166	1,52,154	1,65,320	14,27,735
	Month 76	14,27,735	11,898	1,53,422	1,65,320	12,74,312
	Month 77	12,74,312	10,619	1,54,701	1,65,320	11,19,611
	Month 78	11,19,611	9,330	1,55,990	1,65,320	9,63,621
	Month 79	9,63,621	8,030	1,57,290	1,65,320	8,06,331
	Month 80	8,06,331	6,719	1,58,601	1,65,320	6,47,730
	Month 81	6,47,730	5,398	1,59,922	1,65,320	4,87,808
	Month 82	4,87,808	4,065	1,61,255	1,65,320	3,26,553
	Month 83	3,26,553	2,721	1,62,599	1,65,320	1,63,954
	Month 84	1,63,954	1,366	1,63,954	1,65,320	(0)

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

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Grain Processing			-	-	-	-	-	-
Horticulture Processing			-	-	-	-	-	-
Total			78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Closing Stock								
Agri Input	3%	-	-	-	-	-	-	-
Trading	4%	78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001
Grain Processing	5%	-	-	-	-	-	-	-
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001

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	2,03,211	2,13,372	2,24,040	2,35,242	2,47,004	2,59,354	2,72,322
3	Cleaning & Grading	7	36,95,647	43,16,683	48,35,481	53,95,366	59,99,151	66,49,827	73,50,572
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	14	48,329	54,370	60,894	67,935	75,528	79,304	83,270
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
	Subtotal		39,47,187	45,84,425	51,20,415	56,98,543	63,21,684	69,88,486	77,06,163
B	Closing Stock		78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001
	Total		1,17,66,328	1,33,80,878	1,49,72,561	1,66,89,753	1,85,41,450	2,05,31,959	2,26,75,164

C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	51,723	54,309	57,025	59,876	62,870	66,013	69,314
3	Cleaning & Grading	7	36,50,269	42,56,472	47,68,051	53,20,056	59,15,437	65,56,955	72,47,832
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	4,373	4,591	4,821	5,062	5,315	5,581	5,860
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
	Total		37,06,365	43,15,373	48,29,897	53,84,994	59,83,622	66,28,549	73,23,006
D	Working Capital		80,59,962	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	Own Contribution	20%	16,11,992						

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provide requirement of working capital for running business

Asumption:

- 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 - Cleaning & Grading	19,27,01,595	22,50,84,202	25,21,35,780	28,13,29,806	31,28,12,896	34,67,40,969	38,32,79,818
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Facility 4 - Custom Hiring	52,98,000	55,62,900	58,41,045	61,33,097	64,39,752	67,61,740	70,99,827
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	19,92,59,595	23,20,64,602	25,95,64,425	28,92,34,070	32,12,21,768	35,55,70,285	39,25,50,600
Variable Cost							
Facility 1 - Cleaning & Grading	19,03,35,474	22,19,44,618	24,86,19,827	27,74,02,923	30,84,47,790	34,18,98,375	37,79,22,671
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,28,000	2,39,400	2,51,370	2,63,939	2,77,135	2,90,992	3,05,542
Facility 4 - Custom Hiring	26,97,000	28,31,850	29,73,443	31,22,115	32,78,220	34,42,131	36,14,238
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	19,32,60,474	22,50,15,868	25,18,44,639	28,07,88,976	31,20,03,146	34,56,31,498	38,18,42,451
Fixed Cost							
Facility 1 - Cleaning & Grading	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	5,56,669	5,83,969	6,12,823	6,43,318	6,75,547	7,05,010	7,35,947
Facility 4 - Custom Hiring	8,83,380	9,01,380	9,20,280	9,40,125	9,60,962	9,82,841	10,05,814
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	8,53,996	9,39,396	10,33,335	11,36,669	12,50,336	13,75,369	15,12,906
Total Fixed Cost	27,74,045	29,28,745	30,95,638	32,75,772	34,70,287	36,75,836	38,97,914
Total Cost	19,60,34,519	22,79,44,612	25,49,40,277	28,40,64,748	31,54,73,433	34,93,07,335	38,57,40,364
Profit Before Depreciation ,Interest and Tax	32,25,076	41,19,989	46,24,148	51,69,322	57,48,335	62,62,951	68,10,235
Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Amortization	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-
Profit Before Interest and Tax	18,10,784	27,05,698	32,09,857	37,55,031	43,34,044	50,98,659	56,45,944

Interest on Term loan	16,17,773	19,28,795	19,38,377	19,45,619	19,49,935	19,50,057	19,45,665
Profit Before Tax	1,93,011	7,76,902	12,71,479	18,09,411	23,84,109	31,48,602	37,00,279
Less. Tax	36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822
Profit After Tax	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Cumulative Profit	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117	1,04,82,574

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	22,15,428	31,16,103	42,97,708	57,82,828	75,87,400	95,06,335	1,16,03,647
Accounts Receivables							
Other Current Assets							
Total Current Assets	22,15,428	31,16,103	42,97,708	57,82,828	75,87,400	95,06,335	1,16,03,647
Gross Fixed Assets	2,68,83,888	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140
Less: Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Net Fixed Assets	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140	1,87,33,848
Preliminary & Pre- operative Expenses	10,00,000	7,50,000	5,00,000	2,50,000	0	0	0
TOTAL ASSETS	2,89,35,025	2,84,21,408	2,81,88,722	2,82,59,551	2,86,49,831	2,94,04,474	3,03,37,495
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	89,23,764	77,80,857	65,18,272	51,23,478	35,82,630	18,80,436	0
Differed Tax Liabilities							
TOTAL LIABILITIES	89,23,764	77,80,857	65,18,272	51,23,478	35,82,630	18,80,436	0
Share capital	29,74,588	29,74,588	29,74,588	29,74,588	29,74,588	29,74,588	29,74,588
Smart Grant -in-Aid	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117
Profit & Loss) During the Year	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Appropriation - Dividend							
Total Reserves	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117	1,04,82,574

TOTAL EQUITY	2,00,11,260	2,06,40,552	2,16,70,450	2,31,36,073	2,50,67,201	2,75,24,038	3,03,37,495
TOTAL LIABILITIES & EQUITY	2,89,35,025	2,84,21,408	2,81,88,722	2,82,59,551	2,86,49,831	2,94,04,474	3,03,37,495
<u>CONTROL TICKER</u>							
(=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	19,92,59,595	23,20,64,602	25,95,64,425	28,92,34,070	32,12,21,768	35,55,70,285	39,25,50,600
2	Equity/ Share capital	29,74,588						
	Reinvestment							
3	Smart Grant -in-Aid	1,68,80,333						
4	Long Term Loan	89,23,764						
5	Short Term Loan	60,44,972	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	Sub Total (A)	23,40,83,252	24,11,30,106	26,97,07,089	30,05,38,829	33,37,79,596	36,94,73,694	40,79,02,758
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	1,72,53,821						
b	Machinery and Equipment	94,18,567						
c	Furniture & Fixture	-						
d	It Infrastructure	2,11,500						
e	Vehicle	-						
f	Preliminary Expenses	12,50,000						
2	Operational Expenditure							
a	Variable Cost	19,32,60,474	22,50,15,868	25,18,44,639	28,07,88,976	31,20,03,146	34,56,31,498	38,18,42,451
b	Fixed Cost	27,74,045	29,28,745	30,95,638	32,75,772	34,70,287	36,75,836	38,97,914
3	Loan Repayment							
	LTL - Principal	-	11,42,908	12,62,585	13,94,794	15,40,847	17,02,194	18,80,436
	LTL - Interest	8,92,376	8,40,935	7,21,258	5,89,048	4,42,995	2,81,648	1,03,406
	STL - Principal	60,44,972	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	STL - Interest	7,25,397	10,87,861	12,17,120	13,56,571	15,06,939	16,68,409	18,42,259
4	Tax	36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822
	Sub Total (B)	23,18,67,824	24,02,29,431	26,85,25,484	29,90,53,708	33,19,75,024	36,75,54,760	40,58,05,446
	Net Cash Flow (A-B)	22,15,428	9,00,675	11,81,605	14,85,120	18,04,572	19,18,934	20,97,312
	Opening Cash and Bank		22,15,428	31,16,103	42,97,708	57,82,828	75,87,400	95,06,335
	Cumulative Cash Balance	22,15,428	31,16,103	42,97,708	57,82,828	75,87,400	95,06,335	1,16,03,647

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 du upcoming time period.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		1,56,339.25	6,29,291.26	10,29,898.38	14,65,623.17	19,31,128.09	24,56,837.09	28,13,456.83
Add: Depreciation		11,64,291.43	11,64,291.43	11,64,291.43	11,64,291.43	11,64,291.43	11,64,291.43	11,64,291.43
Add: Preliminary expense written off		2,50,000.00	2,50,000.00	2,50,000.00	2,50,000.00	2,50,000.00	0.00	0.00
Net Cash Accrual (A)		15,70,630.68	20,43,582.69	24,44,189.82	28,79,914.60	33,45,419.52	36,21,128.52	39,77,748.27
Initial Investment/ Net Cash Accrual	(1,12,53,555.3080)	15,70,630.68	20,43,582.69	24,44,189.82	28,79,914.60	33,45,419.52	36,21,128.52	39,77,748.27
IRR	14.07%							
Present Value Equivalent		0.88	0.77	0.67	0.59	0.52	0.45	0.40
Present Value of Future Inflows		13,76,892.84	15,70,523.15	16,46,694.83	17,00,919.91	17,32,131.68	16,43,615.85	15,82,777.04
Operating Net Cash Inflow					1,12,53,555.31			
Present Capital Outflow					2,97,45,880.72			

-1,84,92,325.42

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	19,27,01,595	22,50,84,202	25,21,35,780	28,13,29,806	31,28,12,896	34,67,40,969	38,32,79,818
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Facility 4 - Custom Hiring	52,98,000	55,62,900	58,41,045	61,33,097	64,39,752	67,61,740	70,99,827
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Receipts	19,92,59,595	23,20,64,602	25,95,64,425	28,92,34,070	32,12,21,768	35,55,70,285	39,25,50,600
Total Variable Exp	19,32,60,474	22,50,15,868	25,18,44,639	28,07,88,976	31,20,03,146	34,56,31,498	38,18,42,451
Contribution	59,99,121	70,48,734	77,19,786	84,45,094	92,18,622	99,38,787	1,07,08,149
Total Fixed exp	41,88,337	43,43,036	45,09,930	46,90,063	48,84,579	48,40,127	50,62,205
BEP	70%	62%	58%	56%	53%	49%	47%

Average BEP 56.34%

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 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	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Add: Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Add. Preliminary exp Written off	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	0	0
Net Cash Accrual (A)	15,70,631	20,43,583	24,44,190	28,79,915	33,45,420	36,21,129	39,77,748
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	14,27,846	16,88,911	18,36,356	19,67,020	20,77,242	20,44,033	20,41,214

Total Discounted Cash Flows 1,30,82,623

Present Value of Outflow 1,12,53,555

NPV 18,29,067.27

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	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Average net profit	1042456.03						
Total Project cost/Capital Employed	3941783.47						
ROI	26.45%						

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	1,28,65,548							
Profit after Tax & Dividend		1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Add: Depreciation		11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Add. Preliminary exp Written off		2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-
Net Cash Accrual (A)		15,70,631	20,43,583	24,44,190	28,79,915	33,45,420	36,21,129	39,77,748
Cashflow - Initial Investment		(1,12,94,917)	(92,51,334)	(68,07,145)	(39,27,230)	(5,81,810)		

Payback period (in years) - Project

5.17

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

9.6 Debt Service Covergae Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117	1,04,82,574
Add: Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Add: Amortization	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-
Intwerest on TL	8,92,376	8,40,935	7,21,258	5,89,048	4,42,995	2,81,648	1,03,406
Total	24,63,007	30,40,857	39,51,078	52,84,492	70,69,567	91,15,057	1,17,50,272
Total Annual EMI	8,92,376	19,83,842	19,83,842	19,83,842	19,83,842	19,83,842	19,83,842
Debt Service Coverage Ratio (DCSR)	2.76	1.53	1.99	2.66	3.56	4.59	5.92

Avergae DSCR

3.29

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
Net Income	35,25,032	1,57,23,219	1,76,02,369	1,96,31,026	2,18,09,423	2,40,41,465	2,64,37,765
Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	32,25,076	41,19,989	46,24,148	51,69,322	57,48,335	62,62,951	68,10,235
Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	29,25,120	37,67,552	42,38,159	47,47,067	52,87,404	57,66,011	62,74,828
Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	1,28,88,099	1,53,70,783	1,72,16,380	1,92,08,771	2,13,48,492	2,35,44,526	2,59,02,358

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.

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	392
Total No.of Non- members Cultivating Grain Crops	1859
Total	2251
Average Land Holding per Member (Acres)	4
Total Cultivated Land under grain Crop(Acres)	9004

3,602

10.2 Statement Showing Area,production,productivity and marketable Surplus of Crops

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	90%	8103.6	10	81036	5%	76984.2
	Red Gram/Tur	10%	900.4	7	6302.8	5%	5987.66
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	0%	0	7	0	10%	0
	Bajra	0%	0	6	0	2%	0
	Jawar	0%	0	0	0	0%	0
	Sunflower	0%	0	0	0	0%	0
	Area Under Rabbi Cultivation (In Acres)	30%	2701.2				
Rabbi	Wheat	0%	0	10	0	10%	0
	Bengal Gram/Channa	80%	2160.96	8	17287.68	10%	15558.912
	Jawar	0%	0	10	0	5%	0
	Maize	0%	0	20	0	0%	0
	Safflower	0%	0	5	0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
Area Under Summer Cultivation (In Acres)	5%	450.2					
Summer	Groundnut	0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0

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

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	70%		75%		80%		85%		90%		95%		100%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Soybean	53888.94	57738.15	61587.36	65436.57	69285.78	73134.99	76984.2							
Red Gram/Tur	4191.362	4490.745	4790.128	5089.511	5388.894	5688.277	5987.66							
Paddy/Rice	0	0	0	0	0	0	0							
Green Gram/ Moong	0	0	0	0	0	0	0							
Maize	0	0	0	0	0	0	0							
Black Gram/Udid	0	0	0	0	0	0	0							
Bajra	0	0	0	0	0	0	0							
Jawar	0	0	0	0	0	0	0							
Sunflower	0	0	0	0	0	0	0							
Wheat	0	0	0	0	0	0	0							
Bengal Gram/Channa	10891.2384	11669.184	12447.1296	13225.0752	14003.0208	14780.9664	15558.912							
Jawar	0	0	0	0	0	0	0							
Maize	0	0	0	0	0	0	0							
Safflower	0	0	0	0	0	0	0							
	0	0	0	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							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	10%	15%	20%	25%	30%	35%	40%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	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	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

10.5 Crop-wise Area Considered for Agri Input Service Centre								
Particulars	20%	22.5%	25.0%	27.5%	30.0%	32.5%	35.0%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Soybean	0	0	0	0	0	0	0	
Red Gram/Tur	0	0	0	0	0	0	0	
Paddy/Rice	0	0	0	0	0	0	0	
Green Gram/ Moong	0	0	0	0	0	0	0	
Maize	0	0	0	0	0	0	0	
Black Gram/Udid	0	0	0	0	0	0	0	
Bajra	0	0	0	0	0	0	0	
Jawar	0	0	0	0	0	0	0	
Sunflower	0	0	0	0	0	0	0	
Wheat	0	0	0	0	0	0	0	
Bengal Gram/Channa	0	0	0	0	0	0	0	
Jawar	0	0	0	0	0	0	0	
Maize	0	0	0	0	0	0	0	
Safflower	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	
0	0	0	0	0	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	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	

Assumptions:

- 1 30% of total produce of the cluster will be traded in first year and it will increase every year by 5 %
- 2 10% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
- 3 65% of total land of members is considered for Agri input service centre business

	0			-	-	-	-	-	-	-
Daily Labour		5	350	3,78,000	4,24,463	4,76,556	5,30,771	5,91,344	6,54,413	7,22,312
Electricity Charges		226.784	12	5,87,824	6,60,078	7,41,087	8,25,397	9,19,593	10,17,672	11,23,260
Gunny Bags/100 Kg		28.348	70	23,41,584	26,34,282	29,50,396	32,91,535	36,59,413	40,55,849	44,82,780
Transporation Cost/100 Kg			80	26,76,096	30,10,608	33,71,881	37,61,754	41,82,186	46,35,256	51,23,178
Add: Opening Stock					78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Less: Closing Stock					78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Total Variable Cost				19,03,35,474	22,19,44,618	24,86,19,827	27,74,02,923	30,84,47,790	34,18,98,375	37,79,22,671
Fixed Cost										
Machine Operator		1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Supervisor		1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Lab Technician		1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Fixed Cost				4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Total Expenses				19,08,15,474	22,24,48,618	24,91,49,027	27,79,58,583	30,90,31,233	34,25,10,990	37,85,65,917
Operating Income				18,86,121	26,35,584	29,86,754	33,71,224	37,81,663	42,29,979	47,13,901

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

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity	1,040.00	MT
Godown capacity utilised for trading	40.00	MT
Capacity for rent computation	1,000.00	MT
No.of Month	12	

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	70%	75%	80%	85%	90%	90%	90%
Total Quantity Stored per Annum	8,400.00	9,000.00	9,600.00	10,200.00	10,800.00	10,800.00	10,800.00

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		150	12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Total Revenue			12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Expenses									
Variable Cost									
Dunnage	MT	10	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568
Fumigation	MT	10	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568
Electricity		5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Total Variable Cost			2,28,000	2,39,400	2,51,370	2,63,939	2,77,135	2,90,992	3,05,542
Fixed Cost									
Warehouse Manager		1 15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Security Guard		2 10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Insurance for Godown Building			86,269	86,269	86,269	86,269	86,269	86,269	86,269
Insurance for stock in godown			50,400	56,700	63,504	70,847	78,765	82,703	86,838
Total Fixed Cost			5,56,669	5,83,969	6,12,823	6,43,318	6,75,547	7,05,010	7,35,947
Total Expenses			7,84,669	8,23,369	8,64,193	9,07,257	9,52,682	9,96,003	10,41,489
Operating profit			4,75,331	5,94,131	7,23,407	8,63,909	10,16,438	10,71,574	11,29,466

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

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.

Facility 4 - Custom Hiring
15.1 Capacity Utilization

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Reired
1	BBF Paimi Yantra	1	90	6	540	2	270	12	3240	3000	1	90
2	Nagarani Yantra	1	120	6	720	2	360	12	4320	1200	1	120
3	Trolley	1	120	6	720	1	720	8	5760	1800	1	120
4	Thresher (Malani Yantra)	1	120	6	720	2	360	3	1080	800	1	120
5	Rotawater	1	120	6	720	2	360	12	4320	3000	1	120
6	Pachatkutti	1	60	6	360	3	120	12	1440	1400	1	60
7	Sarai Yantra	1	120	6	720	2	360	5	1800	1400	1	120
8	Mini Cobin Harvester	1	120	6	720	3	240	10	2400	3000	1	120
9		1	0	6	0	2	0	10	0	3000	1	0
10					0	0			0			0

15.2 Facility 4 - Profit and loss of Custom Hiring

Particulars	Unit	No. of Unit	Rate	100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%						
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue										
Custom Hiring Charges										
BBF Paimi Yantra		270	3000	8,10,000	8,50,500	8,93,025	9,37,676	9,84,560	10,33,788	10,85,477
Nagarani Yantra		360	1200	4,32,000	4,53,600	4,76,280	5,00,094	5,25,099	5,51,354	5,78,921
Trolley		720	1800	12,96,000	13,60,800	14,28,840	15,00,282	15,75,296	16,54,061	17,36,764
Thresher (Malani Yantra)		360	800	2,88,000	3,02,400	3,17,520	3,33,396	3,50,066	3,67,569	3,85,948
Rotawater		360	3000	10,80,000	11,34,000	11,90,700	12,50,235	13,12,747	13,78,384	14,47,303
Pachatkutti		120	1400	1,68,000	1,76,400	1,85,220	1,94,481	2,04,205	2,14,415	2,25,136
Sarai Yantra		360	1400	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246	6,75,408
Mini Cobin Harvester		240	3000	7,20,000	7,56,000	7,93,800	8,33,490	8,75,165	9,18,923	9,64,869
		0	3000	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
Total Revenue				52,98,000	55,62,900	58,41,045	61,33,097	64,39,752	67,61,740	70,99,827
Expenses										
Variable Expenses										
Diesel	Litres	24360	100	24,36,000	25,57,800	26,85,690	28,19,975	29,60,973	31,09,022	32,64,473
Daily Labour	No. of Days	870	300	2,61,000	2,74,050	2,87,753	3,02,140	3,17,247	3,33,109	3,49,765
Total Variable Cost				26,97,000	28,31,850	29,73,443	31,22,115	32,78,220	34,42,131	36,14,238
Fixed Cost										
Driver	No.	2	15,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Repair & Maintenance				2,01,300	2,01,300	2,01,300	2,01,300	2,01,300	2,01,300	2,01,300
Insurance				3,22,080	3,22,080	3,22,080	3,22,080	3,22,080	3,22,080	3,22,080
Total Fixed Cost				8,83,380	9,01,380	9,20,280	9,40,125	9,60,962	9,82,841	10,05,814
Total Expenses				35,80,380	37,33,230	38,93,723	40,62,240	42,39,183	44,24,973	46,20,052
Operating Income				17,17,620	18,29,670	19,47,323	20,70,858	22,00,570	23,36,767	24,79,774

This sheet provide details of sale, expenses and operating profit of custom hiring activity