

Note for users

Draft Business Plan Financial Calculator

1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs.

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

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

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

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

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

2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects.i.e. Grain and Fruits & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L , Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CIIIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically. that will helps to understand the project feasible or not

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
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
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
B2	Cash Flow Statement		Sheet No. 7
B3	Balance Sheet		Sheet No. 8
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis)		Sheet No.9
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (3.2 & 3.3)
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	13,915,500	60%	8,349,300
2	Machinery and Equipment	12,597,099	60%	7,558,260
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	140,000	60%	84,000
5	Vehicle	-	60%	-
6	Preliminary Expenses	135,000	60%	81,000
7	Working Capital	717,056		
Total		27,504,656		16,072,560

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		16,072,560
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		8,036,280
3	Own Contribution (=Fixed Assets*10%)+Working Capital)	10%	3,395,816
Total			27,504,656

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)	48.59%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	18.61%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.29%	Project Viable	The project internal rate of return shall be more than 10%
4	Net present value (at a discount rate of 10 per cent)	1,442,763	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	5.18	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.33	Project Viable	DSCR shall be more than 2 for better performing project.

2.1

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	Construction of Cleaning & Grading Unit	Sq. Mtrs	232	6,457	1,500,000
3	Construction of Flour Mill	Sq. Mtrs	124	7,214	894,500
4	Construction of Warehouse	Sq. Mtrs	527	21,853	11,521,000
					-
					-
Total					13,915,500

This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
A	Cleaning & Grading	4 TPH				
1	BUCKET ELEVATOR TO FEED PRE CLEANER		1	132,345	132,345	10.5
2	PRE CLEANER (APC-6)		1	440,576	440,576	7.5
3	BUCKET ELEVATOR TO FEED FINE CLEANER		1	120,884	120,884	0.5
4	FINE CLEANER (NANDI SUPER MODEL)		1	515,227	515,227	
5	INDENT CYLINDER WITH BYE-PASS ARRANGEMENT TO FEED THE MATERIAL TO GRAVITY SEPARATOR (AIC-5)		1	290,700	290,700	
6	BUCKET ELEVATOR TO FEED MAGNETIC SEPARATOR		1	120,400	120,400	
7	MAGNETIC SEPARATOR		1	460,557	460,557	
8	BUCKET ELEVATOR TO FEED GRAVITY SEPERATOR		1	120,884	120,884	
9	AUTOMATIC 7 FAN GRAVITY SEPARATOR		1	427,000	427,000	
10	(VFD WITH PANEL)		1	18,000	18,000	
11	ADDITIONAL 5 SCREENS EXTRA		5	32,000	160,000	
12	ADDITIONAL DECK FOR GRAVITY SEPARATOR		1	38,000	38,000	
13	CONTROL PANNEL		1	135,000	135,000	
14	STORAGE BIN (8 TON)		1	435,000	435,000	
15	GST @ 18%				614,623	
16	Installation Charges				55,000	
17	Transportation				160,000	
18	Packaging Machine					
19	AUTOMATIC WEIGHING AND FILLING MACHINE (25-50 KG Capacity)		1	420,000	420,000	
20	BELT CONVEYOR , TO MOVE FILL BAG FOR STITCHING PURPOSE		1	150,000	150,000	
21	STITCHING MACHINE		1	15,000	15,000	
22	AIR COMPRESSOR		1	35,000	35,000	
23	STORAGE BIN		1	110,000	110,000	
24	Elevator		1	119,400	119,400	
25	GST @ 18%				152,892	
Subtotal					5,246,488	19
A	Flour Mill	1000 Kg/Hr				
a	Cleaning Section					
1	Elevator		1	50,000	50,000	1.5
2	Wheat Crusher		1	40,000	40,000	1.5
3	Dust Collector		1	22,000	22,000	0.5
4	Reel Machine		1	93,000	93,000	1
5	De-stoner		1	60,000	60,000	1

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Civil Estimation Preparation	30,000
2	DPR Preparation	70,000
3	Lease Deed	35,000
Total		135,000

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

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	1,405,630	#####	4,923,055	6,513,942	8,252,727	9,955,088	11,615,382
Add Depreciation as per compar	1,252,518	#####	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518
Less Depreciation as per IT Act	3,337,115	#####	2,512,526	2,186,965	1,906,618	1,664,461	1,454,788
Taxable Income	-678,967	#####	3,663,046	5,579,495	7,598,626	9,543,145	11,413,112
Provision of Taxes	0	475,613	952,392	1,450,669	1,975,643	2,481,218	2,967,409

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

As per IT Act

Y4	Y5	Y6	Y7
10,144,400	9,129,960	8,216,964	7,395,267
1,014,440	912,996	821,696	739,527
4,785,540	5,698,536	6,520,233	7,259,759
9,129,960	8,216,964	7,395,267	6,655,741
7,736,194	6,575,765	5,589,400	4,750,990
1,160,429	986,365	838,410	712,648
6,021,335	7,007,699	7,846,109	8,558,758
6,575,765	5,589,400	4,750,990	4,038,341
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
30,240	18,144	10,886	6,532
12,096	7,258	4,355	2,613
121,856	129,114	133,468	136,081
18,144	10,886	6,532	3,919
17,910,833	15,723,868	13,817,250	12,152,789
2,186,965	1,906,618	1,664,461	1,454,788
10,928,731	12,835,349	14,499,810	15,954,598
15,723,868	13,817,250	12,152,789	10,698,001

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Flour Mill			1,127,008	1,378,380	1,652,072	1,949,687	2,272,934	2,623,631
Cleaning & Grading			404,047	466,853	534,929	608,645	688,395	774,599
	0		-	-	-	-	-	-
Total			1,531,055	1,845,233	2,187,000	2,558,332	2,961,329	3,398,230
Closing Stock								
Flour Mill	5%	1,127,008	1,378,380	1,652,072	1,949,687	2,272,934	2,623,631	3,003,715
Cleaning & Grading	5%	404,047	466,853	534,929	608,645	688,395	774,599	867,703
		-	-	-	-	-	-	-
Total		1,531,055	1,845,233	2,187,000	2,558,332	2,961,329	3,398,230	3,871,418

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)								
3	Flour Mill	14	916,945	1,173,931	1,409,983	1,666,707	1,945,578	2,248,169	2,576,155
4	Cleaning & Grading	14	971,329	1,169,549	1,340,830	1,526,314	1,726,995	1,943,928	2,178,236
5	Warehouse	14	44,186	49,295	54,805	60,742	67,136	70,493	74,017
	Subtotal		1,932,460	2,392,775	2,805,618	3,253,763	3,739,708	4,262,589	4,828,409
B	Closing Stock		1,531,055	1,845,233	2,187,000	2,558,332	2,961,329	3,398,230	3,871,418
	Total		3,463,515	4,238,008	4,992,618	5,812,095	6,701,037	7,660,819	8,699,826
C	Accounts Payable & Accrued Expenses (Creditors)								
3	Flour Mill	7	432,277	528,694	633,671	747,825	871,810	1,006,324	1,152,110
4	Cleaning & Grading	7	154,977	179,067	205,178	233,453	264,042	297,107	332,817
5	Warehouse	7	8,036	8,437	8,859	9,302	9,767	10,256	10,768
	Total		595,290	716,198	847,709	990,580	1,145,620	1,313,686	1,495,696
D	Working Capital		2,868,226	3,521,810	4,144,910	4,821,515	5,555,418	6,347,133	7,204,130
	Own Contribution	25%	717,056						

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							
Activity 1 - Flour Mill	23,906,058	30,606,045	36,760,283	43,453,428	50,723,988	58,612,970	67,164,040
Activity 2 - Cleaning & Grading Unit	25,323,937	30,491,826	34,957,345	39,793,186	45,025,217	50,680,969	56,789,733
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Total Revenue	50,381,995	62,383,071	73,146,467	84,830,245	97,499,535	111,131,785	125,883,512
Variable Cost							
Activity 1 - Flour Mill	21,413,146	27,316,227	32,767,746	38,696,126	45,135,425	52,121,914	59,694,213
Activity 2 - Cleaning & Grading Unit	22,447,379	26,334,152	30,171,837	34,327,455	38,823,205	43,682,712	48,931,111
Facility 3 - Warehouse	419,000	439,950	461,948	485,045	509,297	534,762	561,500
Total Variable Cost	44,279,525	54,090,328	63,401,530	73,508,626	84,467,928	96,339,388	109,186,825
Fixed Cost							
Activity 1 - Flour Mill	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Activity 2 - Cleaning & Grading Unit	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Facility 3 - Warehouse	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
Admin Expenses	1,612,000	1,692,600	1,777,230	1,866,092	1,959,396	2,057,366	2,160,234
Total Fixed Cost	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
Total Cost	46,491,525	56,412,928	65,840,260	76,069,293	87,156,628	99,162,523	112,151,116
Profit Before Depreciation ,Interest and Tax	3,890,470	5,970,143	7,306,207	8,760,953	10,342,907	11,969,262	13,732,395
Depreciation	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518
Amortization	27,000	27,000	27,000	27,000	27,000	-	-
Profit Before Interest and Tax	2,610,952	4,690,625	6,026,690	7,481,435	9,063,389	10,716,744	12,479,878
Interest on Term loan	1,205,322	1,221,737	1,103,635	967,493	810,663	761,656	864,496
Profit Before Tax	1,405,630	3,468,889	4,923,055	6,513,942	8,252,727	9,955,088	11,615,382
Less. Tax	0	475,613	952,392	1,450,669	1,975,643	2,481,218	2,967,409
Profit After Tax	1,405,630	2,993,276	3,970,663	5,063,274	6,277,084	7,473,871	8,647,973
Cumulative Profit	1,405,630	4,398,905	8,369,568	13,432,842	19,709,925	27,183,796	35,831,769

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 v from these sales.

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7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	1,990,200	5,459,264	8,995,785	13,407,582	18,788,291	27,514,679	37,415,170
Accounts Receivables	1,932,460	2,392,775	2,805,618	3,253,763	3,739,708	4,262,589	4,828,409
Other Current Assets	1,531,055	1,845,233	2,187,000	2,558,332	2,961,329	3,398,230	3,871,418
Total Current Assets	5,453,715	9,697,272	13,988,403	19,219,677	25,489,328	35,175,498	46,114,996
Gross Fixed Assets	26,652,599	25,400,082	24,147,564	22,895,046	21,642,528	20,390,011	19,137,493
Less: Depreciation	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518
Net Fixed Assets	25,400,082	24,147,564	22,895,046	21,642,528	20,390,011	19,137,493	17,884,975
Preliminary & Pre- operative Expenses	108,000	81,000	54,000	27,000	0	0	0
TOTAL ASSETS	30,961,797	33,925,836	36,937,449	40,889,205	45,879,338	54,312,991	63,999,971
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	2,151,169	3,521,810	4,144,910	4,821,515	5,555,418	6,347,133	7,204,130
Accounts Payable & Accrued Expenses	595,290	716,198	847,709	990,580	1,145,620	1,313,686	1,495,696
Other Current Liabilities							
Total Curent Liabilities	2,746,459	4,238,008	4,992,618	5,812,095	6,701,037	7,660,819	8,699,826
Secured Long Term Debt	7,341,332	5,820,546	4,106,887	2,175,893	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	10,087,791	10,058,554	9,099,505	7,987,987	6,701,037	7,660,819	8,699,826
Share capital	3,395,816	3,395,816	3,395,816	3,395,816	3,395,816	3,395,816	3,395,816
Smart Grant -in-Aid	16,072,560	16,072,560	16,072,560	16,072,560	16,072,560	16,072,560	16,072,560
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,405,630	4,398,905	8,369,568	13,432,842	19,709,925	27,183,796
Profit & Loss) During the Year	1,405,630	2,993,276	3,970,663	5,063,274	6,277,084	7,473,871	8,647,973
Appropriation - Dividend							
Total Reserves	1,405,630	4,398,905	8,369,568	13,432,842	19,709,925	27,183,796	35,831,769
TOTAL EQUITY	20,874,006	23,867,281	27,837,944	32,901,217	39,178,301	46,652,172	55,300,145
TOTAL LIABILITIES & EQUITY	30,961,797	33,925,836	36,937,449	40,889,205	45,879,338	54,312,991	63,999,971
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 period. 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.

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8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Total Revenue							
	Total Revenue	50,381,995	62,383,071	73,146,467	84,830,245	97,499,535	111,131,785	125,883,512
2	Equity/ Share capital	3,395,816						
	Reinvestment							
3	Grant	16,072,560						
4	Long Term Loan	8,036,280						
5	Increase in Short Term Loan	2,151,169	1,370,641	623,099	676,605	733,903	791,715	856,998
6	Increase in account rpayable	595,290	120,908	131,511	142,871	155,039	168,067	182,009
	Sub Total (A)	80,633,109	63,874,621	73,901,078	85,649,721	98,388,477	112,091,567	126,922,519
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	13,915,500						
b	Machinery and Equipment	12,597,099						
c	Furniture & Fixture	-						
d	It Infrastructure	140,000						
e	Vehicle	-						
f	Preliminary Expenses	135,000						
2	Operational Expenditure							
a	Variable Cost	44,279,525	54,090,328	63,401,530	73,508,626	84,467,928	96,339,388	109,186,825
b	Fixed Cost	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
3	Loan Repayment							
	LTL - Principal	694,948	1,520,786	1,713,659	1,930,994	2,175,893	-	-
	LTL - Interest	947,182	799,119	606,246	388,911	144,012	-	-
	STL - Principal							
	STL - Interest	258,140	422,617	497,389	578,582	666,650	761,656	864,496
4	Tax	0	475,613	952,392	1,450,669	1,975,643	2,481,218	2,967,409
5	Increase in account Receivable	1,932,460	460,315	412,843	448,145	485,945	522,881	565,820
6	Increase in Closing Stock	1,531,055	314,178	341,768	371,331	402,997	436,901	473,188
	Sub Total (B)	78,642,909	60,405,557	70,364,557	81,237,924	93,007,768	103,365,178	117,022,028
	Net Cash Flow (A-B)	1,990,200	3,469,064	3,536,521	4,411,797	5,380,709	8,726,388	9,900,491
	Opening Cash and Bank	1,990,200	1,990,200	5,459,264	8,995,785	13,407,582	18,788,291	27,514,679
	Cumulative Cash Balance	1,990,200	5,459,264	8,995,785	13,407,582	18,788,291	27,514,679	37,415,170

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 busine an upcoming time period.

ess during

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		1,405,629.96	2,993,275.52	3,970,662.60	5,063,273.53	6,277,083.78	7,473,870.56	8,647,972.83
Add: Depreciation		1,252,517.73	1,252,517.73	1,252,517.73	1,252,517.73	1,252,517.73	1,252,517.73	1,252,517.73
Add: Preliminary expense written off		27,000.00	27,000.00	27,000.00	27,000.00	27,000.00	0.00	0.00
Net Cash Accrual (A)		2,685,147.70	4,272,793.26	5,250,180.33	6,342,791.26	7,556,601.51	8,726,388.29	9,900,490.56
Initial Investment/ Net Cash Accrual	(27,504,655.6403)	2,685,147.70	4,272,793.26	5,250,180.33	6,342,791.26	7,556,601.51	8,726,388.29	9,900,490.56
IRR	11.29%							
Present Value Equivalent		0.90	0.81	0.73	0.65	0.59	0.53	0.47
Present Value of Future Inflows		2,412,679.54	3,449,648.19	3,808,628.48	4,134,340.79	4,425,719.01	4,592,226.63	4,681,413.00
Operating Net Cash Inflow					27,504,655.64			
Present Capital Outflow					27,504,655.64			
					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							
Activity 1 - Flour Mill	23,906,058	30,606,045	36,760,283	43,453,428	50,723,988	58,612,970	67,164,040
Activity 2 - Cleaning & Grading Unit	25,323,937	30,491,826	34,957,345	39,793,186	45,025,217	50,680,969	56,789,733
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
Total Receipts	50,381,995	62,383,071	73,146,467	84,830,245	97,499,535	111,131,785	125,883,512
Total Variable Exp	44,279,525	54,090,328	63,401,530	73,508,626	84,467,928	96,339,388	109,186,825
Contribution	6,102,470	8,292,743	9,744,937	11,321,619	13,031,607	14,792,397	16,696,687
Total Fixed exp	5,576,115	5,241,725	4,978,256	4,774,631	4,622,318	4,487,596	4,419,079
BEP	91%	63%	51%	42%	35%	30%	26%

Average BEP **48.59%**

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	1,405,630	2,993,276	3,970,663	5,063,274	6,277,084	7,473,871	8,647,973
Add: Depreciation	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518
Add: Preliminary exp Written off	27,000	27,000	27,000	27,000	27,000	0	0
Net Cash Accrual (A)	2,685,148	4,272,793	5,250,180	6,342,791	7,556,602	8,726,388	9,900,491
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	2,441,043	3,531,234	3,944,538	4,332,212	4,692,055	4,925,819	5,080,517

Total Discounted Cash Flows 28,947,418

Present Value of Outflow 27,504,656

NPV 1,442,762.59

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	1,405,630	2,993,276	3,970,663	5,063,274	6,277,084	7,473,871	8,647,973
Average net profit	5118824.11						
Total Project cost	27504655.64						
ROI	18.61%						

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	27,504,656							
Profit after Tax & Dividend		1,405,630	2,993,276	3,970,663	5,063,274	6,277,084	7,473,871	8,647,973
Add: Depreciation		1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518	1,252,518
Add: Preliminary exp Written off		27,000	27,000	27,000	27,000	27,000	-	-
Net Cash Accrual (A)		2,685,148	4,272,793	5,250,180	6,342,791	7,556,602	8,726,388	9,900,491
Cashflow - Initial Investment		(24,819,508)	(20,546,715)	(15,296,534)	(8,953,743)	(1,397,142)	7,329,247	17,229,737

Payback period (in years) - Project

5.18

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	3,890,470	5,970,143	7,306,207	8,760,953	10,342,907	11,969,262	13,732,395
Total	3,890,470	5,970,143	7,306,207	8,760,953	10,342,907	11,969,262	13,732,395
Total Annual EMI	1,642,129	2,319,905	2,319,905	2,319,905	2,319,905	-	-
Debt Service Coverage Ratio (DSCR)	2.37	2.57	3.15	3.78	4.46	0.00	0.00

Average DSCR

2.33

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
Activity 1 - Flour Mill	25,101,361	32,136,348	38,598,297	45,626,100	53,260,187	61,543,619	70,522,242
Activity 2 - Cleaning & Grading Unit	26,590,133	32,016,417	36,705,212	41,782,845	47,276,478	53,215,018	59,629,220
Facility 3 - Warehouse	1,209,600	1,349,460	1,500,282	1,662,813	1,837,845	1,929,738	2,026,225
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	52,901,094	65,502,225	76,803,791	89,071,757	102,374,511	116,688,374	132,177,687
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
Variable Cost	46,493,501	54,090,328	63,401,530	73,508,626	84,467,928	96,339,388	109,186,825
Total Operational Expenses	48,705,501	56,412,928	65,840,260	76,069,293	87,156,628	99,162,523	112,151,116
Net Income	4,195,593	9,089,297	10,963,531	13,002,465	15,217,884	17,525,851	20,026,571

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Activity 1 - Flour Mill	23,906,058	30,606,045	36,760,283	43,453,428	50,723,988	58,612,970	67,164,040
Activity 2 - Cleaning & Grading Unit	25,323,937	30,491,826	34,957,345	39,793,186	45,025,217	50,680,969	56,789,733
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	50,381,995	62,383,071	73,146,467	84,830,245	97,499,535	111,131,785	125,883,512
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
Variable Cost	46,493,501	56,794,845	66,571,607	77,184,057	88,691,324	101,156,358	114,646,166
Total Operational Expenses	48,705,501	59,117,445	69,010,337	79,744,724	91,380,024	103,979,492	117,610,458
Net Income	1,676,493	3,265,627	4,136,131	5,085,521	6,119,510	7,152,293	8,273,054

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Activity 1 - Flour Mill	22,710,755	29,075,743	34,922,268	41,280,757	48,187,789	55,682,322	63,805,838
Activity 2 - Cleaning & Grading Unit	24,057,740	28,967,235	33,209,478	37,803,526	42,773,957	48,146,921	53,950,247

Facility 3 - Warehouse	1,094,400	1,220,940	1,357,398	1,504,449	1,662,813	1,745,953	1,833,251
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	47,862,895	59,263,918	69,489,144	80,588,733	92,624,558	105,575,196	119,589,336
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
Variable Cost	42,065,549	51,385,812	60,231,454	69,833,195	80,244,531	91,522,419	103,727,484
Total Operational Expenses	44,277,549	53,708,412	62,670,184	72,393,861	82,933,231	94,345,554	106,691,775
Net Income	3,585,346	5,555,506	6,818,960	8,194,872	9,691,327	11,229,642	12,897,561

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Activity 1 - Flour Mill	23,906,058	30,606,045	36,760,283	43,453,428	50,723,988	58,612,970	67,164,040
Activity 2 - Cleaning & Grading Unit	25,323,937	30,491,826	34,957,345	39,793,186	45,025,217	50,680,969	56,789,733
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 4 - Roasted Channa	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	50,381,995	62,383,071	73,146,467	84,830,245	97,499,535	111,131,785	125,883,512
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,212,000	2,322,600	2,438,730	2,560,667	2,688,700	2,823,135	2,964,292
Variable Cost	42,065,549	51,385,812	60,231,454	69,833,195	80,244,531	91,522,419	103,727,484
Total Operational Expenses	44,277,549	53,708,412	62,670,184	72,393,861	82,933,231	94,345,554	106,691,775
Net Income	6,104,446	8,674,659	10,476,284	12,436,384	14,566,303	16,786,231	19,191,736

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

Quantity Variance	5%
Cost Variance	5%

Grains Crop Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	587
Total No.of Non- members Cultivating Grain Crops	2000
Total	2587
Average Land Holding per Member (Acres)	5
Total Cultivated Land under grain Crop(Acres)	12935

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaon (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	20%	2587	10	27137.63	0%	27137.63
	Red Gram/Tur	20%	2587	7	18109	2%	17746.82
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	10%	1293.5	7	9054.5	2%	8873.41
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	10%	1293.5	7	9054.5	2%	8873.41
	Bajra	0%	0	6	0	2%	0
	Jawar	10%	1293.5	10	12935	0%	12935
	Sunflower	0%	0		0	0%	0
Area Under Rabbi Cultivation (In Acres)	60%	7761					
Rabbi	Wheat	30%	2328.3	10	24214.32	10%	21792.888
	Bengal Gram/Channa	30%	2328.3	8	18626.4	2%	18253.872
	Jawar	0%	0	10	0	5%	0
	Maize	0%	0	20	0	0%	0
	Safflower	0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
Area Under Summer Cultivation (In Acres)	0%	0					
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	50%	55%	60%	65%	70%	75%	80%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	13568.815	14925.6965	16282.578	17639.4595	18996.341	20353.22	21710.104
Red Gram/Tur	8873.41	9760.751	10648.092	11535.433	12422.774	13310.12	14197.456
Green Gram/ Moong	4436.705	4880.3755	5324.046	5767.7165	6211.387	6655.058	7098.728
Black Gram/Udid	4436.705	4880.3755	5324.046	5767.7165	6211.387	6655.058	7098.728
Bengal Gram/Channa	9126.936	10039.6296	10952.3232	11865.0168	12777.7104	13690.4	14603.0976

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	30%	35%	40%	45%	50%	55%	60%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Jawar	3880.5	4527.25	5174	5820.75	6467.5	7114.25	7761
Wheat	6537.8664	7627.5108	8717.1552	9806.7996	10896.444	11986.09	13075.7328
Bengal Gram/Channa		0	0	0	0	0	0

10.5 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%
	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

Input

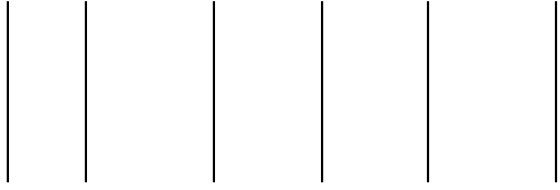
65% 70.0% 75.0%
1681.55 1810.9 1940.25
2069.6

Trading

80.0% 85.0% 40% 45% 50% 55%
Y1 Y2 Y3 Y4 Y5

Process

60% 65% 10% 15.00% 20.00% 25.00%
Y1 Y2 Y3 Y4 Y5



total %

Facility 3 - Flour Mill
12.1 Producers/ Capacity Utilization

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Tentative Wastage Percentage	
								Commodity	Percentage
Capacity	10	Quintal/Hour						Grains	3%
No. of Hours	8							Fruit and Vegeta	5%
No. of Operation Days	130	152	174	195	217	239	260		
Jawar	3,881	4,527	5,174	5,821	6,468	7,114	7,761		
Sunflower	-	-	-	-	-	-	-		
Wheat	6,538	7,628	8,717	9,807	10,896	11,986	13,076		
Total Grains Quantity to be Processed	10,418	12,155	13,891	15,628	17,364	19,100	20,837		
Quantity for sale (50%)									
Jawar	3,881	4,527	5,174	5,821	6,468	7,114	7,761		
Wheat	6,538	7,628	8,717	9,807	10,896	11,986	13,076		
Output									
Jawar	3,769.91	4,398.22	5,026.54	5,654.86	6,283.18	6,911.49	7,539.81		
Wheat Flour	6,351.54	7,410.13	8,468.72	9,527.31	10,585.90	11,644.48	12,703.07		

12.2 Facility 1 - Profit and loss of Flour Mill

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Revenue									
Jawar Flour - 50 Kg	10 Kg	1,400	10,027,949	12,838,414	15,419,951	18,227,546	21,277,351	24,586,567	28,173,511
Wheat Flour - 50 Kg	50 Kg	1,150	13,878,109	17,767,631	21,340,331	25,225,882	29,446,637	34,026,403	38,990,529
Total Revenue			23,906,058	30,606,045	36,760,283	43,453,428	50,723,988	58,612,970	67,164,040
Expenses									
Variable Cost									
Wheat	Quintals	1,800	11,768,160	14,415,995	17,299,194	20,434,673	23,840,452	27,535,723	31,540,919
Jawar	Quintals	2,300	8,925,150	10,933,309	13,119,971	15,497,965	18,080,959	20,883,508	23,921,109
Daily Labour	5	300	195,344	239,297	287,156	339,203	395,737	457,076	523,560
Electricity Charges	149.2	8	155,442	190,416	228,500	269,915	314,901	363,711	416,614
Machine Maintenance		2%	251,942	264,539	277,766	291,654	306,237	321,549	337,626
Loading & Unloading		10	130,757	160,178	192,213	227,052	264,894	305,952	350,455
Packaging Expenses									
50 Kg		25	506,072	619,938	743,926	878,763	1,025,223	1,184,133	1,356,370
Outward- Transportation Cost		30	607,287	743,926	892,711	1,054,515	1,230,268	1,420,959	1,627,644
Add: Opening Stock				1,127,008	1,378,380	1,652,072	1,949,687	2,272,934	2,623,631
Less: Closing Stock			1,127,008	1,378,380	1,652,072	1,949,687	2,272,934	2,623,631	3,003,715
Total Variable Cost			21,413,146	27,316,227	32,767,746	38,696,126	45,135,425	52,121,914	59,694,213
Fixed Cost									
Machine Operator	1	12,000	144,000	151,200	158,760	166,698	175,033	183,785	192,974
Support Staff	1	8,000	96,000	100,800	105,840	111,132	116,689	122,523	128,649
Total Fixed Cost			240,000	252,000	264,600	277,830	291,722	306,308	321,623
Total Expenses			21,653,146	27,568,227	33,032,346	38,973,956	45,427,147	52,428,222	60,015,836
Operating Income			2,252,912	3,037,819	3,727,937	4,479,472	5,296,841	6,184,748	7,148,204

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 2 - Cleaning & Grading Unit
13.1 Producers/ Capacity Utilization

Capacity 40 Qtls P Hour
No. of Hours 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	139	153	168	182	197	212	226
Soybean	13568.815	14925.6965	16282.578	17639.4595	18996.341	20353.2225	21710.104
Red Gram/Tur	8873.41	9760.751	10648.092	11535.433	12422.774	13310.115	14197.456
Green Gram/ Moong	4436.705	4880.3755	5324.046	5767.7165	6211.387	6655.0575	7098.728
Black Gram/Udid	4436.705	4880.3755	5324.046	5767.7165	6211.387	6655.0575	7098.728
Bengal Gram/Channa	9126.936	10039.6296	10952.3232	11865.0168	12777.7104	13690.404	14603.0976
Total Quantity to be Processed	44,323	49,014	53,705	58,396	63,087	67,778	72,469
Job Work (50%)	90%	90%	90%	90%	90%	90%	90%
Quantity for Processing and Trading for PC	10%	10%	10%	10%	10%	10%	10%
Job Work (50%)	39,891	44,113	48,335	52,556	56,778	61,000	65,222
Quantity for sale (50%)							
Soybean	1,357	1,493	1,628	1,764	1,900	2,035	2,171
Red Gram/Tur	887	976	1,065	1,154	1,242	1,331	1,420
Green Gram/ Moong	444	488	532	577	621	666	710
Black Gram/Udid	444	488	532	577	621	666	710
Bengal Gram/Channa	913	1,004	1,095	1,187	1,278	1,369	1,460
Output (KG)							
Soybean	1,316.18	1,447.79	1,579.41	1,711.03	1,842.65	1,974.26	2,105.88
Red Gram/Tur	860.72	946.79	1,032.86	1,118.94	1,205.01	1,291.08	1,377.15
Green Gram/ Moong	430.36	473.40	516.43	559.47	602.50	645.54	688.58
Black Gram/Udid	430.36	473.40	516.43	559.47	602.50	645.54	688.58
Bengal Gram/Channa	885.31	973.84	1,062.38	1,150.91	1,239.44	1,327.97	1,416.50

Packaging (In Kg) 50

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

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Soybean	Quintals	5500	6,877,015	8,322,997	9,537,243	10,852,106	12,274,611	13,812,237	15,472,939
Red Gram/Tur	Quintals	6500	5,314,951	6,432,489	7,370,928	8,387,129	9,486,523	10,674,888	11,958,374
Green Gram/ Moong	Quintals	6500	2,657,475	3,216,245	3,685,464	4,193,564	4,743,261	5,337,444	5,979,187
Black Gram/Udid	Quintals	6500	2,657,475	3,216,245	3,685,464	4,193,564	4,743,261	5,337,444	5,979,187
Bengal Gram/Channa	Quintals	5500	4,625,759	5,598,386	6,415,137	7,299,567	8,256,402	9,290,672	10,407,727
Job Work	Quintals	80	3,191,261	3,705,464	4,263,110	4,867,256	5,521,159	6,228,284	6,992,319
Revenue			25,323,937	30,491,826	34,957,345	39,793,186	45,025,217	50,680,969	56,789,733
Expenses									
Variable Cost									
Soybean	Quintals	5000	6,784,408	7,835,991	8,975,771	10,209,940	11,545,086	12,988,221	14,546,808
Red Gram/Tur	Quintals	6000	5,324,046	6,149,273	7,043,713	8,012,223	9,059,976	10,192,473	11,415,569
Green Gram/ Moong	Quintals	6000	2,662,023	3,074,637	3,521,856	4,006,112	4,529,988	5,096,236	5,707,785
Black Gram/Udid	Quintals	6000	2,662,023	3,074,637	3,521,856	4,006,112	4,529,988	5,096,236	5,707,785
Bengal Gram/Channa	Quintals	5,000	4,563,468	5,270,806	6,037,468	6,867,620	7,765,693	8,736,405	9,784,774
Daily Labour	10	300	415,529	482,482	555,092	633,757	718,901	810,975	910,458
Electricity Charges	149.2	8	165,325	191,964	220,853	252,151	286,027	322,660	362,241
packaging Exp- Oil Packaging		30	117,688	135,930	155,701	177,110	200,270	225,304	252,341
Transportation Charges		40	156,917	181,239	207,601	236,147	267,027	300,406	336,454
Add: Opening Stock				404,047	466,853	534,929	608,645	688,395	774,599
Less: Closing Stock			404,047						
Total Variable Cost			22,447,379	26,334,152	30,171,837	34,327,455	38,823,205	43,682,712	48,931,111
Fixed Cost									
Machine Operator	1	12,000	144,000	151,200	158,760	166,698	175,033	183,785	192,974
Support Staff	1	8,000	96,000	100,800	105,840	111,132	116,689	122,523	128,649
Fixed Cost			240,000	252,000	264,600	277,830	291,722	306,308	321,623
Total expenses			22,687,379	26,586,152	30,436,437	34,605,285	39,114,927	43,989,020	49,252,734
Operating Profit			2,636,558	3,905,674	4,520,908	5,187,901	5,910,291	6,691,950	7,536,999

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.

Note

The above sheet is indicative for any type of processing business of grain commodities . The FPO has to fill the sheet logically and as per selected commodity As Finished Product and size of Packaging is not confirmed/certain, therefore we can not add formula in processing sheet

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity **1,000.00** 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	9,600.00	10,200.00	10,800.00	11,400.00	12,000.00	12,000.00	12,000.00

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
Revenue									
Storage Charges per MT per Month		120	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Total Revenue			1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Expenses									
Variable Cost									
Damage	MT	14	56,000	58,800	61,740	64,827	68,068	71,472	75,045
Fumigation	MT	14	168,000	176,400	185,220	194,481	204,205	214,415	225,136
Electricity		10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Insurance		0.15%	75,000	78,750	82,688	86,822	91,163	95,721	100,507
Total Variable Cost			419,000	439,950	461,948	485,045	509,297	534,762	561,500
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			539,000	565,950	594,248	623,960	655,158	687,916	722,312
Operating profit			613,000	719,250	834,593	959,671	1,095,171	1,149,930	1,207,426

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 3% annually.

