

## 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
<b>A</b>	<b>Sheet in which need to enter data</b>			
<b>Step-1</b>	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	
<b>Step-2</b>	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	
<b>Step-3</b>	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
<b>Step-4</b>	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	
<b>Step-5</b>	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)	
<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
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
<b>Step-8</b>	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	14,551,000	60%	8,730,600
2	Machinery and Equipment	11,775,950	60%	7,065,570
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	1,305,400	60%	783,240
7	Working Capital	610,400		
<b>Total</b>		<b>28,242,750</b>		<b>16,579,410</b>

**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 preoprtave expenditure , design, construction and Working Capital

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project (Bank loan)		16,579,410
2	Bank Finance - Long Term Loan	30%	8,472,825
3	Own Contribution		3,190,515
<b>Total</b>			<b>28,242,750</b>

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)	47.63%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	19.68%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	12.59%	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)	Positive	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	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2	Project Viable	DSCR shall be more than 2 for better performing project.	>2

2.1

**Land and Building**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	LAND				Lease
2	GODOWN	1020 MT	1	-	11,342,000
3	MACHINE SHED	196.95 Sq mt	1	-	3,209,000
					-
					-
<b>Total</b>					<b>14,551,000</b>

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.)
<b>A</b>	<b>Custom Hiring</b>				-
1	TROLLY 1 SET			200,000	200,000
2	TRACTOR 1 2WD			850,000	850,000
<b>Subtotal</b>					<b>1,050,000</b>
<b>B</b>	<b>PLANT &amp; MACHINERY</b>				
1	SEED PROCESSING PLANT WITH COLOUR SORTER CAPACITY	4 TPH	1	7,882,990	7,882,990
2	AUTOMATIC WEIGHING & BAGGING		1	826,000	826,000
3	ELECTRONIC WEIGH BRIDGE 50 TON		1	675,000	675,000
4	SOLAR PANNEL 20 KW		1	700,000	700,000
5	TRANSFORMER		1	641,960	641,960
<b>Subtotal</b>					<b>10,725,950</b>
<b>Total</b>					<b>11,775,950</b>

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	Unit	No. of Unit	Rate per unit	Amount (Rs.)
					-
					-
<b>Total</b>					<b>-</b>

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	Unit	No. of Unit	Rate per unit	Amount (Rs.)
					-
					-
<b>Total</b>					<b>-</b>

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

2.5

**Transport vehical (Refer van and other)**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1					-
					-
<b>Total</b>					<b>-</b>

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	Preliminary Expenses	1,305,400
		-
<b>Total</b>		<b>1,305,400</b>

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

### 3.1 Schedule of General Admin Expenses

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

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	2	25,000	600,000	630,000	661,500	694,575	729,304	765,769	804,057
Accountant	No.	1	30,000	360,000	378,000	396,900	416,745	437,582	459,461	482,434
Watchmen	No.	2	10,000	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Telephone and internet Exp	Months	12	2,100	25,200	26,460	27,783	29,172	30,631	32,162	33,770
Office Electricity Exp	Months	12	4,720	56,640	59,472	62,446	65,568	68,846	72,289	75,903
Vehicle Exp	Months	12	58,300	699,600	734,580	771,309	809,874	850,368	892,887	937,531
Printing & Stationary	Months	12	1,494	17,928	18,824	19,766	20,754	21,792	22,881	24,025
Land Lease	Months	12	500	6,000	6,300	6,615	6,946	7,293	7,658	8,041
Misc.expenses	Months	12	14,844	178,128	187,034	196,386	206,205	216,516	227,341	238,709
Audit and Legal Compliances expenses	Lumsum	1	50,000	50,000	52,500	55,125	57,881	60,775	63,814	67,005
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
<b>Total Admin Expense</b>				<b>2,233,496</b>	<b>2,345,171</b>	<b>2,462,429</b>	<b>2,585,551</b>	<b>2,714,828</b>	<b>2,850,570</b>	<b>2,993,098</b>

### 3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7		
<b>Assets</b>									
<b>Building</b>									
Asset Value	14,551,000	14,089,733	13,628,467	13,167,200	12,705,933	12,244,667	11,783,400		
Depreciation	461,267	461,267	461,267	461,267	461,267	461,267	461,267		
Accumulated Depreciation	461,267	922,533	1,383,800	1,845,067	2,306,334	2,767,600	3,228,867		
Net Fixed Assets	14,089,733	13,628,467	13,167,200	12,705,933	12,244,667	11,783,400	11,322,133		
<b>Plant and Machinery</b>									
Asset Value	11,775,950	11,030,532	10,285,115	9,539,697	8,794,279	8,048,862	7,303,444		
Depreciation	745,418	745,418	745,418	745,418	745,418	745,418	745,418		
Accumulated Depreciation	745,418	1,490,835	2,236,253	2,981,671	3,727,088	4,472,506	5,217,923		
Net Fixed Assets	11,030,532	10,285,115	9,539,697	8,794,279	8,048,862	7,303,444	6,558,027		
<b>Furniture and Electrification</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>Veheical</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>IT Infrastructure</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>Gross Fixed Asset</b>	<b>26,326,950</b>	<b>25,120,266</b>	<b>23,913,581</b>	<b>22,706,897</b>	<b>21,500,213</b>	<b>20,293,528</b>	<b>19,086,844</b>		
<b>Total Depreciation</b>	<b>1,206,684</b>	<b>1,206,684</b>	<b>1,206,684</b>	<b>1,206,684</b>	<b>1,206,684</b>	<b>1,206,684</b>	<b>1,206,684</b>		
<b>Accumalated Depreciation</b>	<b>1,206,684</b>	<b>2,413,369</b>	<b>3,620,053</b>	<b>4,826,737</b>	<b>6,033,422</b>	<b>7,240,106</b>	<b>8,446,790</b>		
<b>Net Fixed Assets</b>	<b>25,120,266</b>	<b>23,913,581</b>	<b>22,706,897</b>	<b>21,500,213</b>	<b>20,293,528</b>	<b>19,086,844</b>	<b>17,880,160</b>		

**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	261,080	261,080	261,080	261,080	261,080	-	-
<b>Total Value</b>		<b>261,080</b>	<b>261,080</b>	<b>261,080</b>	<b>261,080</b>	<b>261,080</b>	-	-

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	1,563,999	2,889,285	4,800,818	6,920,051	9,233,662	11,965,705	12,855,534
Add Depreciation as per companies Act	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684
Less Depreciation as per IT Act	3,221,493	2,811,024	2,454,850	2,145,554	1,876,759	1,642,980	1,439,494
Taxable Income	-450,809	1,284,946	3,552,653	5,981,182	8,563,588	11,529,409	12,622,725
<b>Provision of Taxes</b>	<b>-117,210</b>	<b>334,086</b>	<b>923,690</b>	<b>1,555,107</b>	<b>2,226,533</b>	<b>2,997,646</b>	<b>3,281,908</b>

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation



### 5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			6,020,752	6,769,226	8,047,304	9,436,267	10,944,008	12,578,932
Horticulture Processing			-	-	-	-	-	-
<b>Total</b>			6,020,752	6,769,226	8,047,304	9,436,267	10,944,008	12,578,932
<b>Closing Stock</b>								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	-	-	-	-	-	-
Grain Processing	3%	6,020,752	6,769,226	8,047,304	9,436,267	10,944,008	12,578,932	13,207,879
Horticulture Processing	5%	-	-	-	-	-	-	-
<b>Total</b>		6,020,752	6,769,226	8,047,304	9,436,267	10,944,008	12,578,932	13,207,879

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	
<b>A</b>	<b>Accounts Receivables (Debtors)</b>									
1	Agri Input	14	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-
3	Dal Mill	14	-	-	-	-	-	-	-	-
4	Cleaning & Grading	14	7,963,034	9,201,956	10,934,497	12,836,467	14,901,297	17,140,520	18,041,950	
5	Warehouse	14	24,789	27,655	30,746	34,076	37,663	39,546	41,524	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	<b>Subtotal</b>		7,987,823	9,229,611	10,965,243	12,870,543	14,938,961	17,180,066	18,083,473	
<b>B</b>	<b>Closing Stock</b>									
	<b>Total</b>		7,987,823	9,229,611	10,965,243	12,870,543	14,938,961	17,180,066	18,083,473	
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>									
1	Agri Input	7	-	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-	-
3	Dal Mill	7	-	-	-	-	-	-	-	-
4	Cleaning & Grading	7	3,829,973	4,421,631	5,249,150	6,157,376	7,143,302	8,212,427	8,643,909	
5	Warehouse	7	3,367	3,535	3,712	3,898	4,092	4,297	4,512	
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	<b>Total</b>		3,833,340	4,425,166	5,252,862	6,161,273	7,147,394	8,216,724	8,648,421	
<b>D</b>	<b>Working Capital</b>		4,154,483	4,804,444	5,712,381	6,709,270	7,791,566	8,963,342	9,435,052	
	<b>Own Contribution</b>		610,400							

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
<b>Revenue</b>							
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	207,607,680	239,908,140	285,077,969	334,665,034	388,498,110	446,877,831	470,379,401
Facility 3 - Warehouse	646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>208,253,952</b>	<b>240,629,137</b>	<b>285,879,548</b>	<b>335,553,451</b>	<b>389,480,044</b>	<b>447,908,862</b>	<b>471,461,984</b>
<b>Variable Cost</b>							
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	199,705,715	230,556,476	273,705,655	321,063,169	372,472,171	428,219,415	450,718,109
Facility 3 - Warehouse	175,560	184,338	193,555	203,233	213,394	224,064	235,267
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>199,881,275</b>	<b>230,740,814</b>	<b>273,899,210</b>	<b>321,266,402</b>	<b>372,685,565</b>	<b>428,443,479</b>	<b>450,953,376</b>
<b>Fixed Cost</b>							
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	1,968,000	2,066,400	2,169,720	2,278,206	2,392,116	2,511,722	2,637,308
Facility 3 - Warehouse	79,200	83,160	87,318	91,684	96,268	101,081	106,136
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	2,233,496	2,345,171	2,462,429	2,585,551	2,714,828	2,850,570	2,993,098
<b>Total Fixed Cost</b>	<b>4,280,696</b>	<b>4,494,731</b>	<b>4,719,467</b>	<b>4,955,441</b>	<b>5,203,213</b>	<b>5,463,373</b>	<b>5,736,542</b>
<b>Total Cost</b>	<b>204,161,971</b>	<b>235,235,545</b>	<b>278,618,677</b>	<b>326,221,843</b>	<b>377,888,778</b>	<b>433,906,852</b>	<b>456,689,919</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>4,091,980</b>	<b>5,393,592</b>	<b>7,260,871</b>	<b>9,331,608</b>	<b>11,591,267</b>	<b>14,002,011</b>	<b>14,772,066</b>
Depreciation	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684
Amortization	261,080	261,080	261,080	261,080	261,080	-	-
<b>Profit Before Interest and Tax</b>	<b>2,624,216</b>	<b>3,925,828</b>	<b>5,793,107</b>	<b>7,863,844</b>	<b>10,123,502</b>	<b>12,795,326</b>	<b>13,565,381</b>
Interest on Term loan	1,060,217	1,036,543	992,289	943,793	889,840	829,622	709,847
<b>Profit Before Tax</b>	<b>1,563,999</b>	<b>2,889,285</b>	<b>4,800,818</b>	<b>6,920,051</b>	<b>9,233,662</b>	<b>11,965,705</b>	<b>12,855,534</b>
Less. Tax	-	334,086	923,690	1,555,107	2,226,533	2,997,646	3,281,908
<b>Profit After Tax</b>	<b>1,563,999</b>	<b>2,555,199</b>	<b>3,877,128</b>	<b>5,364,944</b>	<b>7,007,130</b>	<b>8,968,058</b>	<b>9,573,626</b>
Cumulative Profit	1,563,999	4,119,198	7,996,327	13,361,270	20,368,400	29,336,458	38,910,084

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
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	3,389,031	6,338,750	10,506,220	16,047,214	23,105,011	31,725,100	40,799,849
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>3,389,031</b>	<b>6,338,750</b>	<b>10,506,220</b>	<b>16,047,214</b>	<b>23,105,011</b>	<b>31,725,100</b>	<b>40,799,849</b>
Gross Fixed Assets	26,326,950	25,120,266	23,913,581	22,706,897	21,500,213	20,293,528	19,086,844
Less: Depreciation	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684
<b>Net Fixed Assets</b>	<b>25,120,266</b>	<b>23,913,581</b>	<b>22,706,897</b>	<b>21,500,213</b>	<b>20,293,528</b>	<b>19,086,844</b>	<b>17,880,160</b>
<b>Preliminary &amp; Pre- operative Expenses</b>	<b>1,044,320</b>	<b>783,240</b>	<b>522,160</b>	<b>261,080</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>	<b>29,553,617</b>	<b>31,035,571</b>	<b>33,735,277</b>	<b>37,808,507</b>	<b>43,398,539</b>	<b>50,811,944</b>	<b>58,680,009</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
<b>Total Curent Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Secured Long Term Debt</b>	<b>8,219,693</b>	<b>7,146,448</b>	<b>5,969,025</b>	<b>4,677,312</b>	<b>3,260,214</b>	<b>1,705,561</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>8,219,693</b>	<b>7,146,448</b>	<b>5,969,025</b>	<b>4,677,312</b>	<b>3,260,214</b>	<b>1,705,561</b>	<b>0</b>
Share capital	3,190,515	3,190,515	3,190,515	3,190,515	3,190,515	3,190,515	3,190,515
Smart Grant -in-Aid	16,579,410	16,579,410	16,579,410	16,579,410	16,579,410	16,579,410	16,579,410
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	1,563,999	4,119,198	7,996,327	13,361,270	20,368,400	29,336,458
Profit & Loss) During the Year	1,563,999	2,555,199	3,877,128	5,364,944	7,007,130	8,968,058	9,573,626
Appropriation - Dividend							
<b>Total Reserves</b>	<b>1,563,999</b>	<b>4,119,198</b>	<b>7,996,327</b>	<b>13,361,270</b>	<b>20,368,400</b>	<b>29,336,458</b>	<b>38,910,084</b>
<b>TOTAL EQUITY</b>	<b>21,333,924</b>	<b>23,889,123</b>	<b>27,766,252</b>	<b>33,131,195</b>	<b>40,138,325</b>	<b>49,106,383</b>	<b>58,680,009</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>29,553,617</b>	<b>31,035,571</b>	<b>33,735,277</b>	<b>37,808,507</b>	<b>43,398,539</b>	<b>50,811,944</b>	<b>58,680,009</b>
<b>CONTROL TICKER</b>							
(=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
<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	208,253,952	240,629,137	285,879,548	335,553,451	389,480,044	447,908,862	471,461,984
<b>2</b>	<b>Equity/ Share capital</b>	3,190,515						
	Reinvestment							
<b>3</b>	<b>Smart Grant -in-Aid</b>	16,579,410						
<b>4</b>	<b>Long Term Loan</b>	8,472,825						
<b>5</b>	<b>Short Term Loan</b>	2,284,966	2,642,444	3,141,810	3,690,098	4,285,361	4,929,838	5,189,279
	<b>Sub Total (A)</b>	<b>238,781,667</b>	<b>243,271,581</b>	<b>289,021,358</b>	<b>339,243,549</b>	<b>393,765,406</b>	<b>452,838,700</b>	<b>476,651,263</b>
<b>Cash Outflow (Rs.)</b>								
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	14,551,000						
b	Machinery and Equipment	11,775,950						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	1,305,400						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	199,881,275	230,740,814	273,899,210	321,266,402	372,685,565	428,443,479	450,953,376
b	Fixed Cost	4,280,696	4,494,731	4,719,467	4,955,441	5,203,213	5,463,373	5,736,542
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	253,132	1,073,245	1,177,423	1,291,713	1,417,098	1,554,653	1,705,561
	LTL - Interest	786,021	719,449	615,271	500,981	375,596	238,041	87,133
	STL - Principal	2,284,966	2,642,444	3,141,810	3,690,098	4,285,361	4,929,838	5,189,279
	STL - Interest	274,196	317,093	377,017	442,812	514,243	591,581	622,713
<b>4</b>	<b>Tax</b>	-	334,086	923,690	1,555,107	2,226,533	2,997,646	3,281,908
	<b>Sub Total (B)</b>	<b>235,392,636</b>	<b>240,321,863</b>	<b>284,853,888</b>	<b>333,702,554</b>	<b>386,707,610</b>	<b>444,218,611</b>	<b>467,576,514</b>
	<b>Net Cash Flow (A-B)</b>	<b>3,389,031</b>	<b>2,949,719</b>	<b>4,167,470</b>	<b>5,540,995</b>	<b>7,057,796</b>	<b>8,620,089</b>	<b>9,074,749</b>
	Opening Cash and Bank		3,389,031	6,338,750	10,506,220	16,047,214	23,105,011	31,725,100
	<b>Cumulative Cash Balance</b>	<b>3,389,031</b>	<b>6,338,750</b>	<b>10,506,220</b>	<b>16,047,214</b>	<b>23,105,011</b>	<b>31,725,100</b>	<b>40,799,849</b>

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

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		1,563,999.05	2,555,199.23	3,877,128.25	5,364,943.71	7,007,129.65	8,968,058.17	9,573,625.90
<b>Add:</b> Depreciation		1,206,684.34	1,206,684.34	1,206,684.34	1,206,684.34	1,206,684.34	1,206,684.34	1,206,684.34
<b>Add:</b> Preliminary expense written off		261,080.00	261,080.00	261,080.00	261,080.00	261,080.00	0.00	0.00
Net Cash Accrual (A)		3,031,763.38	4,022,963.56	5,344,892.58	6,832,708.04	8,474,893.99	10,174,742.51	10,780,310.23
Initial Investment/ Net Cash Accrual	(28,242,750.00)	3,031,763.38	4,022,963.56	5,344,892.58	6,832,708.04	8,474,893.99	10,174,742.51	10,780,310.23
IRR	12.59%							
Present Value Equivalent		0.89	0.79	0.70	0.62	0.55	0.49	0.44
Present Value of Future Inflows		2,692,748.81	3,173,563.38	3,744,903.21	4,252,017.27	4,684,216.60	4,994,898.42	4,700,402.31
Operating Net Cash Inflow					28,242,750.00			
Present Capital Outflow					28,242,750.00			
					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-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	207,607,680	239,908,140	285,077,969	334,665,034	388,498,110	446,877,831	470,379,401
Facility 3 - Warehouse	646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	208,253,952	240,629,137	285,879,548	335,553,451	389,480,044	447,908,862	471,461,984
Total Variable Exp	199,881,275	230,740,814	273,899,210	321,266,402	372,685,565	428,443,479	450,953,376
<b>Contribution</b>	<b>8,372,676</b>	<b>9,888,323</b>	<b>11,980,338</b>	<b>14,287,049</b>	<b>16,794,479</b>	<b>19,465,384</b>	<b>20,508,608</b>
<b>Total Fixed exp</b>	<b>5,748,460</b>	<b>5,962,495</b>	<b>6,187,232</b>	<b>6,423,205</b>	<b>6,670,977</b>	<b>6,670,058</b>	<b>6,943,226</b>
BEP	69%	60%	52%	45%	40%	34%	34%

Average BEP 47.63%



Net Cash Accrual (A)		3,031,763	4,022,964	5,344,893	6,832,708	8,474,894	10,174,743	10,780,310
Cashflow - Initial Investment		(24,600,587)	(20,577,623)	(15,232,730)	(8,400,022)	74,872	10,249,614	21,029,924

Payback period (in years) - Project

5

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	1,563,999	2,889,285	4,800,818	6,920,051	9,233,662	11,965,705	12,855,534
Add: Depreciation	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684	1,206,684
Add: Amortization	261,080	261,080	261,080	261,080	261,080	-	-
Interest on TL	1,060,217	1,036,543	992,289	943,793	889,840	829,622	709,847
<b>Total</b>	<b>4,091,980</b>	<b>5,393,592</b>	<b>7,260,871</b>	<b>9,331,608</b>	<b>11,591,267</b>	<b>14,002,011</b>	<b>14,772,066</b>
Total Annual EMI	3,598,315	4,752,232	5,311,521	5,925,605	6,592,299	7,314,113	7,604,687
<b>Debt Service Coverage Ratio (DSCR)</b>	<b>1.14</b>	<b>1.13</b>	<b>1.37</b>	<b>1.57</b>	<b>1.76</b>	<b>1.91</b>	<b>1.94</b>

Average DSCR

2

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-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	217,988,064	251,903,547	299,331,867	351,398,285	407,923,015	469,221,723	493,898,371
Facility 3 - Warehouse	678,586	757,047	841,658	932,838	1,031,031	1,082,583	1,136,712
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	218,666,649	252,660,594	300,173,525	352,331,123	408,954,047	470,304,306	495,035,083
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortiz	4,280,696	4,494,731	4,719,467	4,955,441	5,203,213	5,463,373	5,736,542
Variable Cost	209,875,339	230,740,814	273,899,210	321,266,402	372,685,565	428,443,479	450,953,376
Total Operational Expenses	214,156,035	235,235,545	278,618,677	326,221,843	377,888,778	433,906,852	456,689,919
<b>Net Income</b>	<b>4,510,614</b>	<b>17,425,049</b>	<b>21,554,848</b>	<b>26,109,280</b>	<b>31,065,269</b>	<b>36,397,454</b>	<b>38,345,165</b>

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	207,607,680	239,908,140	285,077,969	334,665,034	388,498,110	446,877,831	470,379,401
Facility 3 - Warehouse	646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

Total Income	208,253,952	240,629,137	285,879,548	335,553,451	389,480,044	447,908,862	471,461,984
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortiz	4,280,696.00	4,494,730.80	4,719,467.34	4,955,440.71	5,203,212.74	5,463,373.38	5,736,542.05
Variable Cost	209,875,338.99	242,277,854.55	287,594,170.34	337,329,721.94	391,319,843.29	449,865,652.46	473,501,045.29
Total Operational Expenses	214,156,034.99	246,772,585.35	292,313,637.68	342,285,162.65	396,523,056.03	455,329,025.84	479,237,587.34
<b>Net Income</b>	<b>(5,902,083.43)</b>	<b>(6,143,448.39)</b>	<b>(6,434,089.65)</b>	<b>(6,731,712.13)</b>	<b>(7,043,011.64)</b>	<b>(7,420,163.39)</b>	<b>(7,775,603.19)</b>

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	197,227,296	227,912,733	270,824,070	317,931,782	369,073,204	424,533,940	446,860,431
Facility 3 - Warehouse	613,958	684,947	761,500	843,996	932,838	979,480	1,028,454
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	197,841,254	228,597,680	271,585,571	318,775,778	370,006,042	425,513,419	447,888,885
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortiz	4,280,696	4,494,731	4,719,467	4,955,441	5,203,213	5,463,373	5,736,542
Variable Cost	189,887,211	219,203,773	260,204,249	305,203,082	354,051,287	407,021,305	428,405,708
Total Operational Expenses	194,167,907	223,698,504	264,923,717	310,158,522	359,254,500	412,484,678	434,142,250
<b>Net Income</b>	<b>3,673,347</b>	<b>4,899,176</b>	<b>6,661,854</b>	<b>8,617,256</b>	<b>10,751,543</b>	<b>13,028,741</b>	<b>13,746,635</b>

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit-	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	207,607,680	239,908,140	285,077,969	334,665,034	388,498,110	446,877,831	470,379,401
Facility 3 - Warehouse	646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	208,253,952	240,629,137	285,879,548	335,553,451	389,480,044	447,908,862	471,461,984
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortiz	4,280,696	4,494,731	4,719,467	4,955,441	5,203,213	5,463,373	5,736,542
Variable Cost	189,887,211	219,203,773	260,204,249	305,203,082	354,051,287	407,021,305	428,405,708
Total Operational Expenses	194,167,907	223,698,504	264,923,717	310,158,522	359,254,500	412,484,678	434,142,250
<b>Net Income</b>	<b>14,086,044</b>	<b>16,930,633</b>	<b>20,955,831</b>	<b>25,394,928</b>	<b>30,225,545</b>	<b>35,424,184</b>	<b>37,319,734</b>

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

**Grains Crops and Production Details**

**10.1 Details of members and non- members**

Particulars	No.
Total No.of Members Cultivating Grain Crops	677
Total No.of Non- members Cultivating Grain Crops	350
<b>Total</b>	<b>1027</b>
<b>Average Land Holding per Member (Acres)</b>	<b>3.8</b>
<b>Total Cultivated Land under grain Crop(Acres)</b>	<b>3903</b>

**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	70%	2732	11	30050	5%	28548
	Red Gram/Tur	30%	1171	9	10537	5%	10010
	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)		100%	3902.6				
Rabbi	Wheat	0%	0	10	0	5%	0
	Bengal Gram/Channa	100%	3903	9	35123.4	5%	33367
	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	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 catchement which has marketable Surplus

**10.3 Quantity of Marketable Surplus Produce Considered for Trading Business**

Particulars	0%	0%	0%	0%	0%	0%	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
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

**10.4 Quantity of Marketable Surplus Produce Considered for Processing Business**

Particulars	70%	75%	85%	95%	105%	115%	115%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	19983	21411	24265	27120	29975	32830	32830
Red Gram/Tur	7007	7508	8509	9510	10511	11512	11512
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	23357	25025	28362	31699	35036	38372	38372
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
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

**10.5 Crop-wise Area Considered for Agri Input Service Centre**

Particulars	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	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
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	0	0	0

Assumptions:

- 1 100% of total produce of the cluster will be Process in all the years











**Facility 3 - Warehouse**  
**14.1 Capacity Utilization**

Capacity 1,020.00 MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95.00%	100%	100%	100%
<b>Total Quantity Stored per Annum</b>	9,792.00	10,404.00	11,016.00	11,628.00	12,240.00	12,240.00	12,240.00

**14.2 Facility 3 - Profit and loss of Warehouse**

Particulars	Unit	Rate	55%	57.75%	60.64%	63.67%	66.85%	70.20%	73.71%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Vegetable</b>									
Storage Charges per MT per Month		120	646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
<b>Total Revenue</b>			646,272	720,997	801,579	888,417	981,935	1,031,031	1,082,583
<b>Expenses</b>									
<b>Variable Cost</b>									
Dunnage	MT	15	33,660	35,343	37,110	38,966	40,914	42,960	45,108
Fumigation	MT	15	100,980	106,029	111,330	116,897	122,742	128,879	135,323
Electricity		6,200	40,920	42,966	45,114	47,370	49,739	52,225	54,837
<b>Total Variable Cost</b>			175,560	184,338	193,555	203,233	213,394	224,064	235,267
<b>Fixed Cost</b>									
Warehouse Manager & admin	2	6,000	79,200	83,160	87,318	91,684	96,268	101,081	106,136
<b>Total Fixed Cost</b>			79,200	83,160	87,318	91,684	96,268	101,081	106,136
<b>Total Expenses</b>			254,760	267,498	280,873	294,917	309,662	325,145	341,403
<b>Operating profit</b>			391,512	453,499	520,706	593,500	672,272	705,886	741,180

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.





























































