

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

सविस्तर प्रकल्प अहवाल

**Business**

**Calculator**

**सादरकर्ते**

**गोदापूर्णा अॅग्रो प्रोड्युसर कंपनी लिमिटेड.,**

समुदाय आधारित संस्था,

मु. पो. सीटीएस क्र. ७३९९/डी-६३, सुंदरम रेसिडेन्सी,

शिवनगर, रेल्वे पटरी जुना जालना, तालुका. जालना,

जिल्हा. जालना, महाराष्ट्र - ४३१२०३.

  
President

  
Secretary

Godapuma Agro Producer Co.Ltd.

Ta. 9 Dist Jalna

### 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	11,766,000	60%	7,059,600
2	Machinery and Equipment	6,819,215	60%	4,091,529
3	Furniture and Fixture	111,628	60%	66,977
4	IT & It Infrastructure	276,250	60%	165,750
5	Vehicle	-	60%	-
6	Preliminary Expenses	150,000	60%	90,000
7	Working Capital	624,502		
<b>Total</b>		<b>19,747,595</b>		<b>11,473,856</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 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		11,473,856
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		-
3	Own Contribution (=Fixed Assets*20%)+ Working Capital )	40%	8,273,739
<b>Total</b>			<b>19,747,595</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)	47.21%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	13.66%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.88%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	1,220,706	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	4.85	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project.

  
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2.3

**Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Revolving Chair high back with Coushin	2	10,620	21,240
2	Revolving Chair revolving medium back	2	3,953	7,906
3	Computer Chair revolving medium back	2	13,216	26,432
4	Visiter Chair Fix type with couchion	6	3,540	21,240
5	Nilkamal Mystique Chair	8	944	7,552
6	Office Tavle l Type	1	15,930	15,930
7	Computer Table	2	5,664	11,328
<b>Total</b>				<b>111,628</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	No. Required	Rate	Amount (Rs.)
1	Dell AIO 5400 Ci5 11th Gen	1	80,000	80,000
2	Dell AIO 5400 Ci3 11th Gen	1	60,000	60,000
3	Printer AIO HP 126NW	1	19,500	19,500
4	Printer DMP Epson LX310	1	10,500	10,500
5	CCTV	1	106,250	106,250
<b>Total</b>				<b>276,250</b>

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

2.5

**Vehicle**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
<b>Total</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	Chartered Engineer Fees	20,000
2	SMART DPR Fees	30,000
3	Other Expenses	100,000
<b>Total</b>		<b>150,000</b>

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


  
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### 3.2 Depreciation

Particulars	As per companies Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Building</b>							
Asset Value	11,766,000	11,393,018	11,020,036	10,647,053	10,274,071	9,901,089	9,528,107
Depreciation	372,982	372,982	372,982	372,982	372,982	372,982	372,982
Accumulated Depreciation	372,982	745,964	1,118,947	1,491,929	1,864,911	2,237,893	2,610,875
Net Fixed Assets	11,393,018	11,020,036	10,647,053	10,274,071	9,901,089	9,528,107	9,155,125
<b>Plant and Machinery</b>							
Asset Value	6,819,215	6,387,559	5,955,902	5,524,246	5,092,590	4,660,933	4,229,277
Depreciation	431,656	431,656	431,656	431,656	431,656	431,656	431,656
Accumulated Depreciation	431,656	863,313	1,294,969	1,726,625	2,158,282	2,589,938	3,021,594
Net Fixed Assets	6,387,559	5,955,902	5,524,246	5,092,590	4,660,933	4,229,277	3,797,621
<b>Furniture and Electrification</b>							
Asset Value	111,628	100,465	89,302	78,140	66,977	55,814	44,651
Depreciation	11,163	11,163	11,163	11,163	11,163	11,163	11,163
Accumulated Depreciation	11,163	22,326	33,488	44,651	55,814	66,977	78,140
Net Fixed Assets	100,465	89,302	78,140	66,977	55,814	44,651	33,488
<b>Vertical</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>IT Infrastructure</b>							
Asset Value	276,250	248,625	221,000	193,375	165,750	138,125	110,500
Depreciation	27,625	27,625	27,625	27,625	27,625	27,625	27,625
Accumulated Depreciation	27,625	55,250	82,875	110,500	138,125	165,750	193,375
Net Fixed Assets	248,625	221,000	193,375	165,750	138,125	110,500	82,875
<b>Gross Fixed Asset</b>	<b>18,973,093</b>	<b>18,129,667</b>	<b>17,286,240</b>	<b>16,442,814</b>	<b>15,599,388</b>	<b>14,755,961</b>	<b>13,912,535</b>
<b>Total Depreciation</b>	<b>843,426</b>	<b>843,426</b>	<b>843,426</b>	<b>843,426</b>	<b>843,426</b>	<b>843,426</b>	<b>843,426</b>
<b>Accumulated Depreciation</b>	<b>843,426</b>	<b>1,686,853</b>	<b>2,530,279</b>	<b>3,373,705</b>	<b>4,217,132</b>	<b>5,060,558</b>	<b>5,903,984</b>
<b>Net Fixed Assets</b>	<b>18,129,667</b>	<b>17,286,240</b>	<b>16,442,814</b>	<b>15,599,388</b>	<b>14,755,961</b>	<b>13,912,535</b>	<b>13,069,109</b>

  
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**Amortization: Straight Line Method (SLM) is used**

	SLM	WDV	Depreciation percent as per IT Act
Land	0.00%		0.00%
Building	3.17%		10.00%
Furniture and Electrification	10.00%		10.00%
IT and Infrastructure	10.00%		40.00%
Vehicle	11.88%		15.00%
Plant and machinery	6.33%		15.00%

**Amortization: Straight Line Method (SLM) is used**

Pre-operative or pre-incubation 20% 20%

### 3.3 Amortization Schedule



Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Total Value		30,000	30,000	30,000	30,000	30,000	30,000	30,000

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	5,290,238	1,244,936	2,074,107	2,898,568	3,756,897	4,668,130	5,589,526
Add Depreciation as per companies Act	2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Less Depreciation as per IT Act	2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Taxable Income	5,290,238	1,244,936	2,074,107	2,898,568	3,756,897	4,668,130	5,589,526
Provision of Taxes	1,375,462	323,683	539,268	753,628	976,793	1,213,714	1,453,277

Maximum Tax rate 26%

This Sheet refer for provision of tax calculation

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### 5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		-	-	-	-	-	-
Trading		-	-	-	-	-	-
Grain Processing		5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652
Horticulture Processing		-	-	-	-	-	-
Total		5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652
Closing Stock							
Agri Input		-	-	-	-	-	-
Trading		-	-	-	-	-	-
Grain Processing		5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652
Horticulture Processing		-	-	-	-	-	-
Total		5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652

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 in-process goods (WIP) or finished goods business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials,

Assumption:

- 1 Closing stock of each facility is 5%

  
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## 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	5		3,075,672	3,552,385	4,068,908	4,628,421					
5	Warehouse	14	2,636,230								5,233,631	5,887,836
6	Processing Unit - Horti Commodity	14										
	<b>Subtotal</b>		2,636,230	3,075,672	3,552,385	4,068,908	4,628,421				5,233,631	5,887,836
<b>B</b>	<b>Closing Stock</b>		5,773,344	6,735,721	7,779,724	8,910,909	10,136,242				11,461,652	12,894,360
	<b>Total</b>		8,409,574	9,811,393	11,332,109	12,979,818	14,764,663				16,695,283	18,782,196
<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	15	7,785,073	9,082,593	10,490,395	12,016,246	13,668,490				15,455,901	17,387,890
5	Warehouse	7										
6	Processing Unit - Horti Commodity	7										
	<b>Total</b>		7,785,073	9,082,593	10,490,395	12,016,246	13,668,490				15,455,901	17,387,890
<b>D</b>	<b>Working Capital</b>		624,502	728,801	841,714	963,572	1,096,173				1,239,383	1,394,306
	<b>Own Contribution</b>	100%	624,502	728,801	841,714	963,572	1,096,173				1,239,383	1,394,306

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

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

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 Tq. & Dist.Jalna.

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- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>192,444,799</b>	<b>224,524,047</b>	<b>259,324,120</b>	<b>297,030,313</b>	<b>337,874,732</b>	<b>382,055,075</b>	<b>429,812,015</b>
<b>Variable Cost</b>							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	183,663,420	220,047,379	254,222,267	291,264,132	331,374,600	374,768,175	421,672,625
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>183,663,420</b>	<b>220,047,379</b>	<b>254,222,267</b>	<b>291,264,132</b>	<b>331,374,600</b>	<b>374,768,175</b>	<b>421,672,625</b>
<b>Fixed Cost</b>							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	899,996	944,996	992,246	1,041,858	1,093,951	1,148,648	1,206,081
<b>Total Fixed Cost</b>	<b>1,139,996</b>	<b>1,196,996</b>	<b>1,256,846</b>	<b>1,319,688</b>	<b>1,385,672</b>	<b>1,454,956</b>	<b>1,527,704</b>

  
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Total Cost	184,803,416	221,244,375	255,479,112	292,583,820	332,760,272	376,223,131	423,200,328
Profit Before Depreciation, Interest and Tax	7,641,383	3,279,672	3,845,007	4,446,493	5,114,460	5,831,943	6,611,686
Depreciation	2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Amortization	30,000	30,000	30,000	30,000	30,000	-	-
Profit Before Interest and Tax	5,290,238	1,244,936	2,074,107	2,898,568	3,756,897	4,668,130	5,589,526
Interest on Term loan	-	-	-	-	-	-	-
Profit Before Tax	5,290,238	1,244,936	2,074,107	2,898,568	3,756,897	4,668,130	5,589,526
Less: Tax	1,375,462	323,683	539,268	753,628	976,793	1,213,714	1,453,277
Profit After Tax	3,914,776	921,253	1,534,839	2,144,941	2,780,104	3,454,417	4,136,249
Cumulative Profit	3,914,776	4,836,028	6,370,868	8,515,808	11,295,912	14,750,329	18,886,578

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.

  
President

  
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7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
Current Assets							
Cash and Bank Balance	6,265,921	9,117,611	12,310,437	15,881,444	19,886,510	24,361,530	29,365,016
Accounts Receivables	2,636,230	3,075,672	3,552,385	4,068,908	4,628,421	5,233,631	5,887,836
Other Current Assets	5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652	12,894,360
Total Current Assets	14,675,495	18,929,004	23,642,546	28,861,262	34,651,173	41,056,813	48,147,213
Gross Fixed Assets	18,973,093	16,651,948	14,647,212	12,906,311	11,388,387	10,060,824	8,897,011
Less: Depreciation	2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Net Fixed Assets	16,651,948	14,647,212	12,906,311	11,388,387	10,060,824	8,897,011	7,874,850
Preliminary & Pre-operative Expenses	120,000	90,000	60,000	30,000	0	0	0
<b>TOTAL ASSETS</b>	<b>31,447,443</b>	<b>33,666,216</b>	<b>36,608,857</b>	<b>40,279,649</b>	<b>44,711,997</b>	<b>49,953,824</b>	<b>56,022,063</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
Current Liabilities							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	7,785,073	9,082,593	10,490,395	12,016,246	13,668,490	15,455,901	17,387,890
Other Current Liabilities							
Total Current Liabilities	7,785,073	9,082,593	10,490,395	12,016,246	13,668,490	15,455,901	17,387,890
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>7,785,073</b>	<b>9,082,593</b>	<b>10,490,395</b>	<b>12,016,246</b>	<b>13,668,490</b>	<b>15,455,901</b>	<b>17,387,890</b>
Share capital							
Smart Grant -in-Aid	8,273,739	8,273,739	8,273,739	8,273,739	8,273,739	8,273,739	8,273,739
Reserves and Surplus	11,473,856	11,473,856	11,473,856	11,473,856	11,473,856	11,473,856	11,473,856
Add: Opening Balance (P/L Account)	0	3,914,776	4,836,028	6,370,868	8,515,808	11,295,912	14,750,329
Profit & Loss) During the Year	3,914,776	921,253	1,534,839	2,144,941	2,780,104	3,454,417	4,136,249

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Appropriation - Dividend								
Total Reserves	3,914,776	4,836,028	6,370,868	8,515,808	11,295,912	14,750,329	18,886,578	
<b>TOTAL EQUITY</b>	<b>23,662,370</b>	<b>24,583,623</b>	<b>26,118,462</b>	<b>28,263,403</b>	<b>31,043,507</b>	<b>34,497,923</b>	<b>38,634,172</b>	
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>31,447,443</b>	<b>33,666,216</b>	<b>36,608,857</b>	<b>40,279,649</b>	<b>44,711,997</b>	<b>49,953,824</b>	<b>56,022,063</b>	
<b>CONTROL TICKER</b>								
(=Liability - Asset)	0.00	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.

  
President

  
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### 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	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
<b>2</b>	<b>Equity/ Share capital</b>	8,273,739						
	Reinvestment							
<b>3</b>	<b>Grant</b>	11,473,856						
<b>4</b>	<b>Long Term Loan</b>	-						
<b>5</b>	<b>Increase in Short Term Loan</b>	-						
<b>6</b>	<b>Increase in account rpayable</b>	7,785,073	1,297,520	1,407,802	1,525,851	1,652,244	1,787,410	-
	<b>Sub Total (A)</b>	<b>219,977,466</b>	<b>225,821,568</b>	<b>260,731,922</b>	<b>298,556,164</b>	<b>339,526,976</b>	<b>383,842,485</b>	<b>431,744,004</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	11,766,000						
b	Machinery and Equipment	6,819,215						
c	Furniture & Fixture	111,628						
d	It Infrastructure	276,250						
e	Vehicle	-						
f	Preliminary Expenses	150,000						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	183,663,420	220,047,379	254,222,267	291,264,132	331,374,600	374,768,175	421,672,625
b	Fixed Cost	1,139,996	1,196,996	1,256,846	1,319,688	1,385,672	1,454,956	1,527,704
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	-	-	-	-	-	-	-
	LTL - Interest	-	-	-	-	-	-	-
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	-	-	-	-	-	-	-
<b>4</b>	<b>Tax</b>	1,375,462	323,683	539,268	753,628	976,793	1,213,714	1,453,277
<b>5</b>	<b>Increase in account Receivable</b>	2,636,230	439,442	476,713	516,523	559,513	605,210	654,205
<b>6</b>	<b>Increase in Closing Stock</b>	-5,773,344	962,377	1,044,002	1,131,186	1,225,333	1,325,410	1,432,708
	<b>Sub Total (B)</b>	<b>213,711,545</b>	<b>222,969,878</b>	<b>257,539,096</b>	<b>294,985,156</b>	<b>335,521,910</b>	<b>379,367,466</b>	<b>426,740,518</b>
	<b>Net Cash Flow (A-B)</b>	<b>6,265,921</b>	<b>2,851,690</b>	<b>3,192,826</b>	<b>3,571,008</b>	<b>4,005,066</b>	<b>4,475,019</b>	<b>5,003,487</b>
	Opening Cash and Bank		6,265,921	9,117,611	12,310,437	15,881,444	19,886,510	24,361,530
	<b>Cumulative Cash Balance</b>	<b>6,265,921</b>	<b>9,117,611</b>	<b>12,310,437</b>	<b>15,881,444</b>	<b>19,886,510</b>	<b>24,361,530</b>	<b>29,365,016</b>

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

  
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### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,914,775.88	921,252.57	1,534,839.22	2,144,940.58	2,780,103.86	3,454,416.53	4,136,248.88
Add Depreciation		2,321,145.05	2,004,736.43	1,740,900.29	1,517,924.64	1,327,562.90	1,163,812.82	1,022,160.88
Add: Preliminary expense written off		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	0.00	0.00
Net Cash Accrual (A)		6,265,920.93	2,955,989.00	3,305,739.51	3,692,865.22	4,137,666.76	4,618,229.36	5,158,409.76
Initial Investment/ Net Cash Accrual	(19,747,594.59)	6,265,920.93	2,955,989.00	3,305,739.51	3,692,865.22	4,137,666.76	4,618,229.36	5,158,409.76
IRR	11.88%							
Present Value Equivalent		0.89	0.80	0.71	0.64	0.57	0.51	0.46
Present Value of Future Inflows		5,600,710.76	2,361,670.38	2,360,713.76	2,357,199.80	2,360,731.98	2,355,184.34	2,351,383.57
Operating Net Cash Inflow								
Present Capital Outflow					19,747,594.59			
					0.00			

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the profitability of potential investments. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis.

### 9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Total Variable Exp	183,663,420	220,047,379	254,222,267	291,264,132	331,374,600	374,768,175	421,672,625
Contribution	8,781,379	4,476,668	5,101,853	5,766,181	6,500,132	7,286,899	8,139,390
Total Fixed exp	3,491,141	3,231,732	3,027,746	2,867,613	2,743,235	2,618,769	2,549,865
BEP	40%	72%	59%	50%	42%	36%	31%

Average BEP 47.21%

Break-even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses were equal within a specific period. It means that there were no net profits or no net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.



### 9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	3,914,776	921,253	1,534,839	2,144,941	2,780,104	3,454,417	4,136,249
Add Depreciation	2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Add: Preliminary exp Written off	30,000	30,000	30,000	30,000	30,000	0	0
Net Cash Accrual (A)	6,265,921	2,955,989	3,305,740	3,692,865	4,137,667	4,618,229	5,158,410
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	5,696,292	2,442,966	2,483,651	2,522,277	2,569,166	2,606,870	2,647,080

Total Discounted Cash Flows 20,968,301

Present Value of Outflow 19,747,595

NPV 1,220,706.39

  
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#### 9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	3,914,776	921,253	1,534,839	2,144,941	2,780,104	3,454,417	4,136,249
Average net profit							
Total Project cost			2698082.50	19747594.59			
ROI				13.66%			

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	19,747,595							
Profit after Tax & Dividend		3,914,776	921,253	1,534,839	2,144,941	2,780,104	3,454,417	4,136,249
Add: Depreciation		2,321,145	2,004,736	1,740,900	1,517,925	1,327,563	1,163,813	1,022,161
Add: Preliminary exp Written off		30,000	30,000	30,000	30,000	30,000	30,000	-
Net Cash Accrual (A)		6,265,921	2,955,989	3,305,740	3,692,865	4,137,667	4,618,229	5,158,410
Cashflow - Initial Investment		(13,481,674)	(10,525,685)	(7,219,945)	(3,527,080)	610,587	5,228,816	10,387,226

Payback period (in years) - Project

4.85

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



#### 9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	7,641,383	3,279,672	3,845,007	4,446,493	5,114,460	5,831,943	6,611,686
Total	7,641,383	3,279,672	3,845,007	4,446,493	5,114,460	5,831,943	6,611,686
Total Annual EMI	-	-	-	-	-	-	-
Debt Service Coverage Ratio (DSCR)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

#DIV/0!

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.




  
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**9.7 Sensitivity Analysis**

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	202,067,039	235,750,250	272,290,326	311,881,828	354,768,468	401,157,828	451,302,615
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	202,067,039	235,750,250	272,290,326	311,881,828	354,768,468	401,157,828	451,302,615
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	1,139,996	1,196,996	1,256,846	1,319,688	1,385,672	1,454,956	1,527,704
Variable Cost	192,846,591	220,047,379	254,222,267	291,264,132	331,374,600	374,768,175	421,672,625
Total Operational Expenses	193,986,587	221,244,375	255,479,112	292,583,820	332,760,272	376,223,131	423,200,328
<b>Net Income</b>	<b>8,080,452</b>	<b>14,505,875</b>	<b>16,811,213</b>	<b>19,298,009</b>	<b>22,008,197</b>	<b>24,934,697</b>	<b>28,102,287</b>

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	1,139,996	1,196,996	1,256,846	1,319,688	1,385,672	1,454,956	1,527,704
Variable Cost	192,846,591	231,049,748	266,933,380	305,827,338	347,943,329	393,506,584	442,756,256
Total Operational Expenses	193,986,587	232,246,744	268,190,226	307,147,026	349,329,002	394,961,540	444,283,959
<b>Net Income</b>	<b>(1,541,788)</b>	<b>(7,722,697)</b>	<b>(8,866,106)</b>	<b>(10,116,714)</b>	<b>(11,454,270)</b>	<b>(12,906,465)</b>	<b>(14,471,945)</b>

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	182,822,559	213,297,845	246,357,914	282,178,797	320,980,995	362,952,321	408,321,414
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

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Total Income	182,822,559	213,297,845	246,357,914	282,178,797	320,980,995	362,952,321	408,321,414
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,139,996	1,196,996	1,256,846	1,319,688	1,385,672	1,454,956	1,527,704
Variable Cost	174,480,249	209,045,010	241,511,153	276,700,925	314,805,870	356,029,767	400,588,993
Total Operational Expenses	175,620,245	210,242,006	242,767,999	278,020,613	316,191,542	357,484,723	402,116,697
<b>Net Income</b>	<b>7,202,314</b>	<b>3,055,839</b>	<b>3,589,915</b>	<b>4,158,184</b>	<b>4,789,453</b>	<b>5,467,598</b>	<b>6,204,717</b>
<b>Cost Variation (-5%)</b>							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	192,444,799	224,524,047	259,324,120	297,030,313	337,874,732	382,055,075	429,812,015
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,139,996	1,196,996	1,256,846	1,319,688	1,385,672	1,454,956	1,527,704
Variable Cost	174,480,249	209,045,010	241,511,153	276,700,925	314,805,870	356,029,767	400,588,993
Total Operational Expenses	175,620,245	210,242,006	242,767,999	278,020,613	316,191,542	357,484,723	402,116,697
<b>Net Income</b>	<b>16,824,554</b>	<b>14,282,041</b>	<b>16,556,121</b>	<b>19,009,700</b>	<b>21,683,190</b>	<b>24,570,352</b>	<b>27,695,318</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

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## Grains Crop Production Details

### 10.1 Details of members and non- members

Particulars	Nb.
Total No. of Members Cultivating Grain Crops	511
Total No. of Non- members Cultivating Grain Crops	1200
<b>Total</b>	<b>1711</b>
Average Land Holding per Member (Acres)	4.5
Total Cultivated Land under grain Crop(Acres)	7699.5

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Toor	45%	3464.775		20788.65	3%	20164.99
	Soybean	25%	1924.875		7699.5	3%	7468.52
	Maize	25%	1924.875		30798	3%	29874.06
	Jawar	5%	384.975		2309.85	3%	2240.55
Rabbi	Wheat	40%	2155.86	14	30182.04	3%	29276.58
	Harbara	20%	1077.93	7	7545.51	2%	7394.60
	Maize	40%	2155.86	16	34493.76	5%	32769.07
Summer	Area Under Summer Cultivation ( In Acres)	5%	384.975				
	Groundnut	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	Y1						
	0%	5%	10%	15%	20%	25%	30%
Toor							
Soybean	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0

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

Particulars	Y1						
	48%	50%	55%	60%	65%	70%	75%
Toor							
Soybean							
Maize							
Jawar							



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Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Toor	9074	10082	11091	12099	13107	14115	15124
Soybean	3361	3734	4108	4481	4855	5228	5601
Maize	28189	31322	34454	37586	40718	43850	46982
Jawar	1008	1120	1232	1344	1456	1568	1680
Harbara	3328	3697.3	4067.0	4436.8	4806.5	5176.2	5545.9
Wheat	13174	14638.3	16102.1	17565.9	19029.8	20493.6	21957.4

10.5 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Toor	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%

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**Facility 2 - Grain Processing Unit - Dal Mill**  
**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	182	202	222	242	262	283	303
Toor	9074	10082	11091	12099	13107	14115	15124
Soybean	3361	3734	4108	4481	4855	5228	5601
Maize	28189	31322	34454	37586	40718	43850	46982
Jawar	1008	1120	1232	1344	1456	1568	1680
Harbara	3328	3697	4067	4437	4806	5176	5546
Wheat	13174	14638	16102	17566	19030	20494	21957
Total Quantity to be Processed	58135	64594	71054	77513	83972	90432	96891
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (100%)	-	-	-	-	-	-	-
Quantity for Processing (100%)	-	-	-	-	-	-	-
Toor	9,074	10,082	11,091	12,099	13,107	14,115	15,124
Soybean	3,361	3,734	4,108	4,481	4,855	5,228	5,601
Maize	28,189	31,322	34,454	37,586	40,718	43,850	46,982
Jawar	1,008	1,120	1,232	1,344	1,456	1,568	1,680
Harbara	3,328	3,697	4,067	4,437	4,806	5,176	5,546
Wheat	13,174	14,638	16,102	17,566	19,030	20,494	21,957
Total Quantity to be Processed	58135	64594	71054	77513	83972	90432	96891
Output (KG)							
Toor	8893	9881	10869	11857	12845	13833	14821
Soybean	3294	3660	4026	4391	4757	5123	5489
Maize	27626	30695	33765	36834	39904	42973	46043
Jawar	988	1098	1208	1317	1427	1537	1647
Harbara	3061	3402	3742	4082	4422	4762	5102
Wheat	12252	13614	14975	16336	17698	19059	20420
Total Quantity For Sales	56114	62350	68585	74817	81053	87287	93522

Particulars	In KG
Toor	100
Soybean	100
Maize	50
Jawar	25
Harbara	25
Wheat	30

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13.2 Facility 2 - Profit and loss of Grain Processing Unit - Dal Mill

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

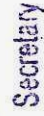
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>									
<b>Pulses</b>									
Toor	100 Kg	6700	57,795,607	67,427,450	77,877,988	89,205,012	101,470,042	114,738,564	129,080,262
Soybean	100 Kg	6600	21,088,188	24,602,886	28,416,333	32,542,207	37,017,409	41,858,776	47,091,735
Maize	50 Kg	1250	66,993,050	78,157,144	90,272,838	103,401,901	117,621,136	133,000,695	149,627,407
Jawar	25 Kg	525	2,012,556	2,348,457	2,712,917	3,105,594	3,533,232	3,995,870	4,495,939
Harbara	30 Kg	1450	17,221,186	20,096,635	23,210,372	26,585,242	30,239,574	34,192,875	38,465,907
Wheat	25 Kg	690	27,334,212	31,891,476	36,833,671	42,190,356	47,993,338	54,268,295	61,050,764
<b>Revenue</b>			<b>192,444,799</b>	<b>224,524,047</b>	<b>259,324,120</b>	<b>297,030,313</b>	<b>337,874,732</b>	<b>382,055,075</b>	<b>429,812,015</b>
<b>Expenses</b>									
<b>Variable Cost</b>									
Toor	Quintals	6,100	55,352,899	64,578,382	74,588,031	85,437,199	97,184,814	109,893,598	123,630,298
Soybean	Quintals	6,100	20,501,074	23,917,919	27,625,197	31,643,407	35,994,376	40,701,333	45,788,999
Maize	Quintals	2,175	61,311,965	71,530,626	82,617,873	94,635,019	107,647,334	121,724,293	136,939,829
Jawar	Quintals	1,550	1,562,787	1,823,251	2,105,855	2,412,161	2,743,834	3,102,643	3,490,473
Harbara	Quintals	4,500	14,974,065	17,469,742	20,177,552	23,112,469	26,290,433	29,728,413	33,444,464
Wheat	Quintals	1,750	23,055,306	26,897,857	31,067,025	35,585,865	40,478,921	45,772,318	51,493,858
Oil (Liters)	2		1,162,695	1,356,478	1,566,732	1,794,620	2,041,381	2,308,330	2,596,872
Daily Labour	10	300	545,013	635,849	734,406	841,228	956,897	1,082,030	1,217,284
Electricity Charges	8		268,885	313,699	362,322	415,024	472,090	533,824	600,533
Loading/Unloading Charges	10		1,162,695	1,356,478	1,566,732	1,794,620	2,041,381	2,308,330	2,596,872
Packaging Exp	20		2,244,560	2,618,700	3,024,599	3,464,401	3,940,817	4,456,112	5,013,137
Transportation Charges	65		7,294,820	8,510,775	9,829,945	11,259,304	12,807,656	14,482,363	16,292,695
Add. Opening Stock				5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652
Less: Closing Stock			5,773,344	6,735,721	7,779,724	8,910,909	10,136,242	11,461,652	12,894,360
<b>Total Variable Cost</b>			<b>183,663,420</b>	<b>220,047,379</b>	<b>254,222,267</b>	<b>291,264,132</b>	<b>331,374,600</b>	<b>374,768,175</b>	<b>421,672,625</b>
<b>Fixed Cost</b>									
Machine Operator	1	20,000	240,000	252,000	264,600	277,830	291,722	306,308	321,623
<b>Fixed Cost</b>			<b>240,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>	<b>291,722</b>	<b>306,308</b>	<b>321,623</b>
<b>Total expenses</b>			<b>183,903,420</b>	<b>220,299,379</b>	<b>254,486,867</b>	<b>291,541,962</b>	<b>331,666,321</b>	<b>375,074,483</b>	<b>421,994,248</b>
<b>Operating Profit</b>			<b>8,541,379</b>	<b>4,224,668</b>	<b>4,837,253</b>	<b>5,488,351</b>	<b>6,208,411</b>	<b>6,980,592</b>	<b>7,817,767</b>

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.

  
President

  
Secretary

Godapurna Agro Producer Co.Ltd  
Tq. & Dist.Jalna.