

Note for users

Draft Business Plan Financial Calculator

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



K. R. P. J.

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,55,26,488	60%	1,53,15,893
2	Machinery and Equipment	1,70,70,615	60%	1,02,42,369
3	Furniture and Fixture	4,37,230	60%	2,62,338
4	IT & It Infrastructure	2,80,495	60%	1,68,297
5	Vehicle	41,99,305	60%	25,19,583
6	Preliminary Expenses	1,57,500	60%	94,500
7	Working Capital	12,74,533		
Total		4,89,46,165		2,86,02,980

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		2,00,00,000
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		2,29,04,469
3	Own Contribution (=Fixed Assets*40%)	10%	47,67,163
4	Own Contribution (Working Capital)		12,74,533
Total			4,89,46,165

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)	27.23%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	22.45%	Project Viable	ROCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	16.40%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	12,899,541	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	4.49	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.76	Project Viable	DSCR shall be more than 2 for better performing project.

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
3	Construction of Processing Plant	Sq. Mtrs.	6,000	4,254	2,55,26,488
5					
Total					2,55,26,488

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

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)
A Cleaning & Grading Machine					
1	Alfa Gravity Separator of 7 fan VFD System for air blower 10 H.P motor for gravity Deck motor 1.5 H.P	4 TPH	1	4,35,000	4,35,000
2	Alfa Bucket Elevator - Height near 21 ft with 1 HP Gear Motor		5	89,000	4,45,000
3	Alfa Bucket Elevator - Height near 25 ft with 1 HP Gear Motor		1	98,000	98,000
4	Alfa Vibro Classifier MTRA 1000 mm (2 Screen) with 1+1 HP Vibro motor		1	3,65,000	3,65,000
5	Alfa Fine cleaner 1000 mm(2 Screen) with 2 HP motor		1	4,40,000	4,40,000
6	Alfa High Speed Blower fan 2HP gear motor		1	90,000	90,000
7	Alfa Magnetic Destoner 1500 mm 2HP gear motor		1	3,91,000	3,91,000
8	Alfa High Pressure Dust Vaccume Blower with 2 HP Motor		1	65,000	65,000
9	Alfa Cyclone, Ducting Pipeline		2	1,05,000	2,10,000
10	Alfa Gravity Hopper (Approxymate 4 ton Purpose capacity)		1	90,000	90,000
11	Alfa high Speed Suction Blower Fan 5 H.P Motor		1	95,000	95,000
12	Installation Charges			80,000	80,000
13	GST @ 5%				1,40,200
Subtotal					29,44,200
B Automatic Maize Mini Dryer					
1	Drying Plant		1	22,00,000	22,00,000
2	Cooling System		1	1,85,000	1,85,000
3	GST @ 18%				4,29,300
Subtotal					28,14,300
C Multifunction Color Sortex Machine					
1	Multifunction Color Sortex Machine including Hopper upper, hopper lower, Air filter, high quality riverted pipeline & other installing tools		1	25,50,000	25,50,000
2	GST @5%			1,27,500	1,27,500
Subtotal					26,77,500
D Air Compressor					
1	ELGI Compressor		1	7,50,000	7,50,000
2	GST @ 18%				1,35,000
Subtotal					8,85,000
E Custom Hiring					
1	Combined Harvester		1	34,50,000	34,50,000
2	Dasmesh Rotavator		1	99,000	99,000
3	Swaraj Cultivator		1	22,000	22,000
4	Rohit Seed Drill		1	68,000	68,000
5	Swaraj Straw Reaper		1	3,75,000	3,75,000
6	35 HP Takri Model Sonalika Thresher		1	3,95,000	3,95,000
7	11.4 HP power Weeder		1	1,51,000	1,51,000
8	605 Arjun Novo 4WD (50 HP)		1	9,50,000	9,50,000
9	245 Jiwo 4WD (24 HP)		1	5,30,000	5,30,000
Subtotal					60,40,000
F Weighing Bridge					
1	Offer for pit-less/pit-type electronic weighbridge of Capacity - 100T, Platform Size - 12m x 3m		1	9,40,000	9,40,000
2	GST @ 18%				1,10,9,200
Subtotal					11,09,200
G Electricity Connection					
1	11 KV, 200 KVA Transformer centres on 10 mtrs RSJ poles with MSCB		1	6,00,415	6,00,415
Subtotal					6,00,415
Total					1,70,70,615

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	57,17,990	86,02,396	1,11,25,246	1,38,75,430	1,68,71,344	2,01,64,402	2,37,13,176
Add Depreciation as per compar	24,60,410	24,60,410	24,60,410	24,60,410	24,60,410	24,60,410	24,60,410
Less Depreciation as per IT Act	58,99,058	51,15,968	44,48,580	38,76,348	33,83,475	29,57,493	25,88,344
Taxable Income	22,79,342	59,46,837	91,37,075	1,24,59,492	1,59,48,279	1,96,67,319	2,35,85,241
Provision of Taxes	5,92,629	15,46,178	23,75,640	32,39,468	41,46,552	51,13,503	61,32,163

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	2,29,04,469
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period (In Months)	6
EMI	Rs. 4,24,302.52

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 2	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 3	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 4	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 5	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 6	2,29,04,469	2,29,045	-	2,29,045	2,29,04,469
	Month 7	2,29,04,469	2,29,045	1,95,258	4,24,303	2,27,09,211
	Month 8	2,27,09,211	2,27,092	1,97,210	4,24,303	2,25,12,001
	Month 9	2,25,12,001	2,25,120	1,99,183	4,24,303	2,23,12,818
	Month 10	2,23,12,818	2,23,128	2,01,174	4,24,303	2,21,11,644
	Month 11	2,21,11,644	2,21,116	2,03,186	4,24,303	2,19,08,458
	Month 12	2,19,08,458	2,19,085	2,05,218	4,24,303	2,17,03,240
Year 2	Month 13	2,17,03,240	2,17,032	2,07,270	4,24,303	2,14,93,970
	Month 14	2,14,93,970	2,14,960	2,09,343	4,24,303	2,12,86,627
	Month 15	2,12,86,627	2,12,866	2,11,436	4,24,303	2,10,75,191
	Month 16	2,10,75,191	2,10,752	2,13,551	4,24,303	2,08,61,640
	Month 17	2,08,61,640	2,08,616	2,15,686	4,24,303	2,06,45,954
	Month 18	2,06,45,954	2,06,460	2,17,843	4,24,303	2,04,28,111
	Month 19	2,04,28,111	2,04,281	2,20,021	4,24,303	2,02,08,090
	Month 20	2,02,08,090	2,02,081	2,22,222	4,24,303	1,99,85,868
	Month 21	1,99,85,868	1,99,859	2,24,444	4,24,303	1,97,61,424
	Month 22	1,97,61,424	1,97,614	2,26,688	4,24,303	1,95,34,736
	Month 23	1,95,34,736	1,95,347	2,28,955	4,24,303	1,93,05,781
	Month 24	1,93,05,781	1,93,058	2,31,245	4,24,303	1,90,74,536
Year 3	Month 25	1,90,74,536	1,90,745	2,33,557	4,24,303	1,88,40,979
	Month 26	1,88,40,979	1,88,410	2,35,893	4,24,303	1,86,05,086
	Month 27	1,86,05,086	1,86,051	2,38,252	4,24,303	1,83,66,835
	Month 28	1,83,66,835	1,83,668	2,40,634	4,24,303	1,81,26,200
	Month 29	1,81,26,200	1,81,262	2,43,041	4,24,303	1,78,83,160
	Month 30	1,78,83,160	1,78,832	2,45,471	4,24,303	1,76,37,689
	Month 31	1,76,37,689	1,76,377	2,47,926	4,24,303	1,73,89,763
	Month 32	1,73,89,763	1,73,898	2,50,405	4,24,303	1,71,39,359
	Month 33	1,71,39,359	1,71,394	2,52,909	4,24,303	1,68,86,450
	Month 34	1,68,86,450	1,68,864	2,55,438	4,24,303	1,66,31,012
	Month 35	1,66,31,012	1,66,310	2,57,992	4,24,303	1,63,73,019
	Month 36	1,63,73,019	1,63,730	2,60,572	4,24,303	1,61,12,447
Year 4	Month 37	1,61,12,447	1,61,124	2,63,178	4,24,303	1,58,49,269
	Month 38	1,58,49,269	1,58,493	2,65,810	4,24,303	1,55,83,459
	Month 39	1,55,83,459	1,55,835	2,68,468	4,24,303	1,53,14,991
	Month 40	1,53,14,991	1,53,150	2,71,153	4,24,303	1,50,43,838
	Month 41	1,50,43,838	1,50,438	2,73,864	4,24,303	1,47,69,974
	Month 42	1,47,69,974	1,47,700	2,76,603	4,24,303	1,44,93,371
	Month 43	1,44,93,371	1,44,934	2,79,369	4,24,303	1,42,14,003
	Month 44	1,42,14,003	1,42,140	2,82,162	4,24,303	1,39,31,840
	Month 45	1,39,31,840	1,39,318	2,84,984	4,24,303	1,36,46,856
	Month 46	1,36,46,856	1,36,469	2,87,834	4,24,303	1,33,59,022
	Month 47	1,33,59,022	1,33,590	2,90,712	4,24,303	1,30,68,310
	Month 48	1,30,68,310	1,30,683	2,93,619	4,24,303	1,27,74,690
Year 5	Month 49	1,27,74,690	1,27,747	2,96,556	4,24,303	1,24,78,135
	Month 50	1,24,78,135	1,24,781	2,99,521	4,24,303	1,21,78,614
	Month 51	1,21,78,614	1,21,786	3,02,516	4,24,303	1,18,76,097
	Month 52	1,18,76,097	1,18,761	3,05,542	4,24,303	1,15,70,556
	Month 53	1,15,70,556	1,15,706	3,08,597	4,24,303	1,12,61,959
	Month 54	1,12,61,959	1,12,620	3,11,683	4,24,303	1,09,50,276
	Month 55	1,09,50,276	1,09,503	3,14,800	4,24,303	1,06,35,476
	Month 56	1,06,35,476	1,06,355	3,17,948	4,24,303	1,03,17,528
	Month 57	1,03,17,528	1,03,175	3,21,127	4,24,303	99,96,401
	Month 58	99,96,401	99,964	3,24,339	4,24,303	96,72,062
	Month 59	96,72,062	96,721	3,27,582	4,24,303	93,44,481
	Month 60	93,44,481	93,445	3,30,858	4,24,303	90,13,623
Year 6	Month 61	90,13,623	90,136	3,34,166	4,24,303	86,79,457
	Month 62	86,79,457	86,795	3,37,508	4,24,303	83,41,949
	Month 63	83,41,949	83,419	3,40,883	4,24,303	80,01,066
	Month 64	80,01,066	80,011	3,44,292	4,24,303	76,56,774
	Month 65	76,56,774	76,568	3,47,735	4,24,303	73,09,039
	Month 66	73,09,039	73,090	3,51,212	4,24,303	69,57,827
	Month 67	69,57,827	69,578	3,54,724	4,24,303	66,03,102
	Month 68	66,03,102	66,031	3,58,271	4,24,303	62,44,831
	Month 69	62,44,831	62,448	3,61,854	4,24,303	58,82,977
	Month 70	58,82,977	58,830	3,65,473	4,24,303	55,17,504

	Month 71	55,17,504	55,175	3,69,127	4,24,303	51,48,377
	Month 72	51,48,377	51,484	3,72,819	4,24,303	47,75,558
Year 7	Month 73	47,75,558	47,756	3,76,547	4,24,303	43,99,011
	Month 74	43,99,011	43,990	3,80,312	4,24,303	40,18,698
	Month 75	40,18,698	40,187	3,84,116	4,24,303	36,34,583
	Month 76	36,34,583	36,346	3,87,957	4,24,303	32,46,626
	Month 77	32,46,626	32,466	3,91,836	4,24,303	28,54,790
	Month 78	28,54,790	28,548	3,95,755	4,24,303	24,59,035
	Month 79	24,59,035	24,590	3,99,712	4,24,303	20,59,323
	Month 80	20,59,323	20,593	4,03,709	4,24,303	16,55,614
	Month 81	16,55,614	16,556	4,07,746	4,24,303	12,47,867
	Month 82	12,47,867	12,479	4,11,824	4,24,303	8,36,044
	Month 83	8,36,044	8,360	4,15,942	4,24,303	4,20,102
	Month 84	4,20,102	4,201	4,20,102	4,24,303	(0)

11565395.67

22904469.25

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



