

Draft Business

1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of **professional who understand the basic accounting. The business plan financial calc**

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 bus

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 I

2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects.i.e. Grain and F
- 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 P
- 5.0 It will also calculate all ratios automatically. that will helps to understand the project fea

3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, product
- 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 int
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structure
- 5.0 Please write down assumptions clearly for each business activity (example- produce ag

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
A	Sheet in which need to enter data
Step-1	Grain production details & or F & V production details (Marketable surplus)
Step-2	CAPEX Details
Step-3	Project cost and Means of finance with financial indicators
Step-4	Business activity wise revenue, expenditure and profit calculation
	4.1 Facility-1 / Business activity -Trading
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)
	4.3 Facility-3 Business activity -Warehouse
	4.4 Facility-4 Business activity -Custom hiring
	4.5 Facility-5 Business activity - Agri. Input
	4.6 Facility-6 Business activity -Processing (Horti. Produce)
Step-5	Other expenditure and taxes
Step-6	TL repayment schedule
Step-7	Closing stock and working capital
B	Auto generating sheets (No need to enter any data)
B1	Profit and Loss Statement
B2	Cash Flow Statement
B3	Balance Sheet
B4	Financial indicators (IRR, BEP,NPV, ROI, Pay back period, DSCR, sensitivity analysis)
B5	Depreciation, amortization and tax calculation
Step-8	Copy relevant tables in word file of FPP

Note for users

Business Plan Financial Calculator

of the business plan based on the certain data inputs. **It will be the tool which can be easily used by any calculator will generate following statements automatically based on certain data inputs:**

Business plan / Full Project Proposal:

Project Report.

Fruits & Vegetables.

Project viz. PPs, MAPs, CIIs, Warehousing related)
feasible or not

Availability and consumption at HH level)

Infrastructure properly.

As prepared by engineer whereas quotation's in case of machinery and other equipment or material.
(regeneration and bulk marketing in the form of % in Y-1, Y-2.....)

Process	Sheet No	Remark
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	
Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 12	
	Sheet No. 13	
	Sheet No. 14	
	Sheet No. 15	
	Sheet No. 16	
	Sheet No. 17	
Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	
Please add interest rate, tenure and Moratorium Period (In Month) in green cells	Sheet No. 4	
Please add necessary details in yellow and green cells	Sheet No. 5	
	Sheet No. 6	Generate automatically
	Sheet No. 7	Generate automatically
	Sheet No. 8	Generate automatically
	Sheet No.9	Generate automatically
	Sheet No. 3 (3.2 & 3.3)	Generate automatically

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	9,449,999	60%	5,669,999
2	Machinery and Equipment	18,910,427	60%	11,346,256
3	Furniture and Fixture	243,000	60%	145,800
4	IT & It Infrastructure	314,260	60%	188,556
5	Vehicle	-	60%	-
6	Preliminary Expenses	644,000	60%	386,400
7	Working Capital	468,901		
Total		30,030,587		17,737,011

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		17,737,011
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		8,868,506
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	10%	3,425,069
Total			30,030,587

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)	42.68%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	17.51%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.44%	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)	1,685,456	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	5.08	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years

6	Debt Service Coverage Ratio (DSCR)	2.45	Project Viable	DSCR shall be more than 2 for better performing project.
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2.1

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. Mtrs			Lease
2	Civil Work of Distillation Unit	Sq. Mtrs	175	8,504	1,487,268
3	Civil Work of Cooling Tank	Sq. Mtrs	116	4,809	557,742
4	Civil Work of Electric Room	Sq. Mtrs	18	13,030	232,051
5	Civil Work for Finished Goods Storage	Sq. Mtrs	117	12,699	1,487,506
6	Civil Work for Fractiation Unit	Sq. Mtrs	188	6,369	1,200,082
7	Civil Work for Boiler Shed	Sq. Mtrs	134	3,155	423,213
8	Civil Work for Raw Material Shed	Sq. Mtrs	223	7,797	1,735,014
9	Civil Work for Specimen Testing Lab	Sq. Mtrs	173	9,676	1,676,238
10	Civil Work for WBM Road	Sq. Mtrs			650,885
Total					9,449,999

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.)
A	Custom Hiring				
	Subtotal				-
A	Distillation Unit	10 MT			
1	Basic Set 1-8, Auxilliaries 9-12		5	1165000	5,825,000
2	Channel Base frame + Lifting Structure - 1 Set in MS		5	105000	525,000
3	Trolley + Chain block for Cages - 1 Set		5	25000	125,000
4	Cooling Tower (in FRP With Pump & GI Piping)		5	88000	440,000
5	Forwarding+ Rockwool 2" Insu.+ Aluminium cover sheet for 2 DV		5	72000	360,000
6	Erection & Commissioning : Additional		5	45000	225,000
7	GST @12%				900,000
8	Transport Charges		5	40000	200,000
	Subtotal				8,600,000
B	Fractional Distillation Unit	2MT	11	363,000	3,993,000
	GST @ 18%				718,740
	Subtotal				4,711,740
C	Aromatic Lab Testing Equipment				
1	Thermo Fisher Trace 1110 Gas Chromatograph with Single Capillary Injector, Single FID, Installation Kit & Capillary Column.		1	785,000	785,000
2	PRE-INSTALLATION REQUISITES - LOCALLY POLARIMETER		1	410,000	410,000
3	Polarimeter Model POLAX-2L (With Digital Display).		1	511,500	511,500
4	Digital Abbe Refractometer Model DR-A1		1	847,000	847,000
	SPECIFIC GRAVITY MEASUREMENT				
5	A U X 224 Analytical Balance (SHIMADZU, Japan)		1	176,000	176,000
6	Specific Gravity Measurement Kit.		1	108,900	108,900
7	Packing, Forwarding & Transportation				25,000
8	GST @ 18%				515,412
	Subtotal				3,378,812
D	Storage Drum				
1	Aluminum Storage Drum with Cover				
2	Aluminum Anodized Quality Storage Drum with Cover		700	450	315,000
3	Aluminum Anodized Quality Storage Drum with Cover		825	450	371,250
4	GST @ 18%				123,525

	Subtotal				809,775
E	Grass Shredder		1	1,410,100	1,410,100
	Subtotal				1,410,100
	Total				18,910,427

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

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Table	4	8,000	32,000
2	Meeting Table	1	12,000	12,000
3	Wheel Chair	22	4,500	99,000
4	Office Cupboard	4	15,000	60,000
5	Table	4	8,000	32,000
6	Sofa	1	8,000	8,000
				-
	Total			243,000

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 Desktop Computers Model No : 3891 i5 11th Gen/8Gb/1Tb/Win 11	2	57,990	115,980
2	Dell Inspiron 3511 Notebook	1	44,200	44,200
3	Digital Cameras For PC	1	2,200	2,200
4	Printer Caonon LBP 2900b	1	13,200	13,200
5	Kayocera Xerox Machine	1	36,000	36,000
6	Microteck Inverter with battery 180 AH	1	21,200	21,200
7	USB Flash Drive 64 GB	6	490	2,940
8	Lan Cable Bundle	1	7,500	7,500
9	Epson Projector with stand EB301	1	34,000	34,000
10	CCTV Cameras 16 CH DVR 2mp FHD 10 Camera Set	1	37,040	37,040
				-
				-
				-
	Total			314,260

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.)
1				
Total				-

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	DPR Preparation	200,000
2	Civil Estimation	94,000
3	Certifications/Licence/Logo/Trademarks	350,000
Total		644,000

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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Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	2,107,242	3,742,988	5,169,216	6,730,301	8,260,685	9,838,651	11,407,879
Add Depreciation as per company	1,552,321	1,552,321	1,552,321	1,552,321	1,552,321	1,552,321	1,552,321
Less Depreciation as per IT Act	3,931,568	3,358,872	2,879,804	2,475,777	2,132,953	1,840,735	1,590,799
Taxable Income	-272,005	1,936,438	3,841,733	5,806,845	7,680,053	9,550,237	11,369,401
Provision of Taxes	0	503,474	998,851	1,509,780	1,996,814	2,483,062	2,956,044

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

As per IT Act

Y3	Y4	Y5	Y6	Y7
7,654,499	6,889,049	6,200,144	5,580,130	5,022,117
765,450	688,905	620,014	558,013	502,212
2,560,950	3,249,855	3,869,869	4,427,882	4,930,094
6,889,049	6,200,144	5,580,130	5,022,117	4,519,905
13,662,784	11,613,366	9,871,361	8,390,657	7,132,058
2,049,418	1,742,005	1,480,704	1,258,599	1,069,809
7,297,061	9,039,066	10,519,770	11,778,369	12,848,177
11,613,366	9,871,361	8,390,657	7,132,058	6,062,250
196,830	177,147	159,432	143,489	129,140
19,683	17,715	15,943	14,349	12,914
65,853	83,568	99,511	113,860	126,774
177,147	159,432	143,489	129,140	116,226
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
113,134	67,880	40,728	24,437	14,662
45,253	27,152	16,291	9,775	5,865
246,380	273,532	289,823	299,598	305,463
67,880	40,728	24,437	14,662	8,797
21,627,246	18,747,442	16,271,666	14,138,713	12,297,977
2,879,804	2,475,777	2,132,953	1,840,735	1,590,799
10,170,244	12,646,020	14,778,973	16,619,708	18,210,508
18,747,442	16,271,666	14,138,713	12,297,977	10,707,178

Sr. No.	Particulars	Unit	Rate/Unit	Total Amount
A	Pre-harvest			
1		0	1	
Subtotal				-
B	Post-Harvest			
1	Civil Work	1	9,449,999	9,449,999
2	Distillation Unit	1	8,600,000	8,600,000
3	Fractional Distillation Unit	1	4,711,740	4,711,740
4	Aromatic Lab Testing Equipment	1	3,378,812	3,378,812
5	Storage Drum	1	809,775	809,775
6	Other Equipments	1	1,410,100	1,410,100
Subtotal				28,360,426
C	Others			
1	Furniture & Fixture	1	243,000	243,000
2	IT & IT Infrastructure	1	314,260	314,260
3	Preliminary/Preoperative Expenses	1	644,000	644,000
Subtotal				1,201,260
Total*				29,561,686

29561685.8

2,956,169

Percentage%

0.00%

95.94%

4.06%

