

P G BHOSALE FARMER PRODUCER COMPANY LTD

KARAD

INDEX

Sch No	CONTENTS
1	Cost of Project
2	Means of Finance
3	Projected Profit and Loss Account
4	Projected Balance Sheet
5	Projected Cash Flow Statement
6	Projected Sales Statement
7	Projected Working Capital Assessment
8	Fixed Assets and Depreciation Schedule
9	Loan Repayment Schedule
10	Consolidated Sales, Purchase, Stock Levels
11	Power and Water Expenses
12	Repairs and Maintainance
13	Administrative Expenses
14	Manpower Requirement
15	Key Indicators

P G BHOSALE FARMER PRODUCER COMPANY LTD
Perle, Karad

Schedule No: 1 COST OF PROJECT

Rs. Lacs

Sr No	PARTICULARS	Amt	Amt	Grant %	Amt
A.	Capital Expenditure		338.50	0.60	203.10
1	Buiding - (15000 Sq Ft @ Rs. 1000)	150.00			
2	Plant and Machinery	160.98			
3	Computer System	2.02			
4	Furniture	15.00			
5	Electric Installation	7.50			
6	Preliminary Expenses	3.00			
B.	Working Capital Requirement (Rounded off) (See Schedule No. 13)	<i>0.00</i>	121.25		
TOTAL COST OF PROJECT			459.75		

Schedule No: 2 MEANS OF FINANCE

Rs. Lacs

Sr No	PARTICULARS	Amt	Amt
A.	Own Contribution		50.34
B.	SMART Grant		200.00
B.	Bank Loan		209.42
	- Term Loan	118.48	
	- Cash Credit	90.94	
TOTAL SOURCES			459.75

P G BHOSALE FARMER PRODUCER COMPANY LTD

Perle, Karad

Preliminary Expenses

Sr No	Particulars	Amt	Amt
1	Legal and Professional Expenses for Obtaining Various Permissions and Liscenses Fees		3.00
			3.00

Plant and Machinery	Rs.
Cleaning & Grading Machine	17.85
Dal Processing Plant	14.70
Basen Plant	20.06
Cattle Feed Plant	28.17
Atta Plant	22.70
Sortex Machine	22.69
Weighbridge	11.21
Packing Unit	13.39
Generator	10.21
TOTAL	160.98

Electric Installation	Rs.
Transformer	3.50
Electric Fittings	4.00
Total	7.50

P G BHOSALE FARMER PRODUCER COMPANY LTD
Karad

SCHEDULE NO: 3 PROJECTED PROFIT AND LOSS ACCOUNT

Rs In Lacs											
	Particulars	Sch No	Aud	Estd	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	
			2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
	Working Days			-	100	300	300	300	300	300	300
1	Sales										
	- Direct Trading	6.1.3	19.33	40.75	215.24	667.11	886.24	1,093.29	1,305.56	1,438.76	1,570.18
	- Atta Sales	6.2	-	-	17.08	74.63	93.50	115.08	137.10	150.91	164.19
	- Dal Sales	6.3	-	-	11.24	48.56	88.21	111.47	133.08	146.31	158.97
	- Cattle Feed Sales	6.4	-	-	22.81	69.12	97.36	119.37	141.66	154.97	168.76
	Total		19.33	40.75	266.37	859.42	1,165.31	1,439.21	1,717.40	1,890.95	2,062.10
2	Production Cost										
	- Raw Material Cost	10	16.04	30.56	210.46	683.07	923.75	1,140.41	1,360.64	1,499.00	1,631.62
	- Power and Fuel	11	0.32	0.55	2.64	7.92	10.40	13.10	16.04	18.05	20.22
	- Water Charges	11	-	-	0.50	0.50	0.53	0.55	0.58	0.61	0.64
	- Direct Labour	14	0.88	5.72	9.06	22.65	25.56	36.81	41.60	47.10	53.41
	- Repairs and Maintenance	12	-	0.28	0.20	0.43	0.49	0.57	0.65	0.75	0.86
	- Expenses	-	-	0.22	5.33	17.19	23.31	28.78	34.35	37.82	41.24
2	Total Production Cost		17.24	37.33	227.19	731.76	984.03	1,220.22	1,453.86	1,603.33	1,748.00
3	Gross Profit (2-1)		2.09	3.42	39.18	127.66	181.28	218.99	263.54	287.62	314.10
	Administrative and Selling Exp.										
	- Staff Salary	14	-	0.84	7.29	21.87	24.06	29.93	33.90	38.44	43.65
	- Administrative Expenses	13	1.07	0.90	3.66	10.98	11.61	12.29	13.01	13.77	14.60
4	Total Administrative Expenses	Total	1.07	1.74	10.95	32.85	35.67	42.21	46.90	52.21	58.24
5	PBDIT (3-4)		1.02	1.68	28.23	94.81	145.61	176.78	216.64	235.40	255.86
	PBDIT %	%	5.28%	4.12%	10.60%	11.03%	12.50%	12.28%	12.61%	12.45%	12.41%

	Particulars	Sch No	Aud	Estd	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
			2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
6	Depreciation	8		-	42.06	37.58	36.97	32.54	28.44	24.28	21.21
7	Interest on Term Loan	9		0.19	9.68	9.91	8.44	6.83	5.06	3.13	1.02
8	Interest on Cash Credit	9		-	6.55	17.58	23.38	28.69	34.19	37.50	40.81
9	CGTMSE Fees (Approx)	-		-	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	Profit Before Tax (5-6-7-8-9)		1.02	1.49	-31.06	28.74	75.82	107.72	147.95	169.49	191.81
10	Income Tax	-	0.09		-	-	15.16	21.54	29.59	33.90	38.36
10	Profit After Tax (9-10)		0.93	1.49	-31.06	28.74	60.66	86.18	118.36	135.60	153.45

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

Rs. Lacs

SCHEDULE NO. 4 PROJECTED BALANCE SHEET									
Particulars	Aud	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
SOURCE OF FUNDS :									
SHARE CAPITAL ACCOUNT	1.00	15.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00
Paid up Share Capital	1.00	1.00	15.00	95.00	95.00	95.00	95.00	95.00	95.00
Add: Introduction		14.00	80.00	-	-	-	-	-	-
RESERVES AND SURPLUS	0.93	2.42	-28.64	0.09	60.75	146.93	265.29	400.88	554.33
Op. Balance		0.93	2.42	-28.64	0.09	60.75	146.93	265.29	400.88
Add: Net Profit	0.93	1.49	-31.06	28.74	60.66	86.18	118.36	135.60	153.45
Closing Balance	0.93	2.42	-28.64	0.09	60.75	146.93	265.29	400.88	554.33
SMART Capital Subsidy		100.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
SECURED LOANS	-	25.00	208.17	345.69	409.05	464.04	519.76	543.26	566.81
- Bank Term Loan	-	25.00	117.23	101.52	84.33	65.53	44.96	22.47	-
- Bank Cash Credit	-	-	90.94	244.17	324.72	398.51	474.79	520.79	566.81
UNSECURED LOANS	4.05	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
- Directors Unsecured Loans	4.05	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
CURRENT LIABILITIES :	0.46	0.91	12.00	59.75	65.54	77.77	90.55	97.15	105.82
Sundry Creditors			-	46.55	51.02	61.79	72.98	77.82	84.56
Provision	0.46	0.91	12.00	13.20	14.52	15.97	17.57	19.33	21.26
TOTAL :	6.44	148.33	491.53	705.53	835.34	988.73	1,175.59	1,341.29	1,526.96
APPLICATION OF FUNDS	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Fixed Assets									
Business Fixed Assets	-	43.00	296.44	258.86	261.89	229.35	200.91	176.63	155.42
	-	43.00	296.44	258.86	261.89	229.35	200.91	176.63	155.42
Investment				12.00	27.00	92.00	177.00	287.00	412.00
Current Investments				12.00	27.00	92.00	177.00	287.00	412.00
Current Assets,Loans and Advances	6.44	105.33	195.09	434.67	546.45	667.38	797.68	877.66	959.54
Loans & Advances Deposits	0.08	0.60	25.00	35.00	42.00	50.00	60.00	72.00	79.20
Stock	5.61	7.50	81.30	329.14	425.72	521.18	620.17	677.66	737.20
Debtors	-	-	39.95	42.97	58.27	71.96	85.87	94.55	103.10
Cash & Bank Balance	0.75	97.23	48.83	27.56	20.47	24.24	31.65	33.45	40.03
TOTAL :	6.44	148.33	491.53	705.53	835.34	988.73	1,175.59	1,341.29	1,526.96

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

SCHEDULE NO. 5 PROJECTED CASH FLOW STATEMENT

Rs In Lacs

Particulars	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
SOURCES OF FUNDS								
Net Profit After Tax for the Year	1.49	-31.06	28.74	60.66	86.18	118.36	135.60	153.45
Add : Depreciation	-	42.06	37.58	36.97	32.54	28.44	24.28	21.21
Operating Profit (Cash Profit)	1.49	11.00	66.32	97.63	118.72	146.80	159.88	174.66
Share Capital	14.00	80.00	-	-	-	-	-	-
Increase in Current Liabilities	0.45	11.09	47.75	5.79	12.23	12.79	6.60	8.67
Increase in Term Loan	25.00	93.48	-	-	-	-	-	-
Increase in Unsecured Loans	0.95	-	-	-	-	-	-	-
Increase in Cash Credit Limit	-	90.94	153.23	80.55	73.78	76.28	45.99	46.03
Capital Subsidy SMART	100.00	100.00	-	-	-	-	-	-
	141.89	386.50	267.29	183.97	204.73	235.87	212.47	229.35
APPLICATION OF FUNDS								
Investment in Fixed Assets	43.00	295.50	-	40.00	-	-	-	-
Increase in Stocks	1.89	73.80	247.84	96.58	95.46	98.99	57.49	59.54
Increase in Debtors	-	39.95	3.02	15.29	13.70	13.91	8.68	8.56
Increase in Loan and Advances	0.52	24.40	10.00	7.00	8.00	10.00	12.00	7.20
Repayment of Term Loan Principal	-	1.25	15.71	17.19	18.80	20.57	22.49	22.47
Increase in Investment for Future Growth	-	-	12.00	15.00	65.00	85.00	110.00	125.00
Total Out Flow	45.41	434.90	288.57	191.06	200.96	228.47	210.66	222.77
Net Flow	96.48	-48.40	-21.28	-7.09	3.77	7.41	1.81	6.58
Add : Opening Cash Balance	0.75	97.23	48.83	27.56	20.47	24.24	31.65	33.45
Closing Cash & Bank Bal	97.23	48.83	27.56	20.47	24.24	31.65	33.45	40.03

P G BHOSALE FARMER PRODUCER COMPANY LTD

Perle, Karad

Schedule No: 6 Statement of Capacity Utilisation on the Basis of Cleaning and Grading Plant Capacity

Particulars	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Capacity of Cleaning/	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Operating Days in Year	100.00	300.00	300.00	300.00	300.00	300.00	300.00
Capacity of Cleaning/	1,600.00	4,800.00	4,800.00	4,800.00	4,800.00	4,800.00	4,800.00
Capacity Utilisation	40%	40%	50%	60%	70%	75%	80%
Volume Processed through	640.00	1,920.00	2,400.00	2,880.00	3,360.00	3,600.00	3,840.00

Product Mix - Processing	%	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
			Qty Mt	Qty Mt	Qty Mt	Qty Mt	Qty Mt	Qty Mt
Wheat MT	20%	128.00	384.00	480.00	576.00	672.00	720.00	768.00
Rice MT	20%	128.00	384.00	480.00	576.00	672.00	720.00	768.00
Jowar Mt	15%	96.00	288.00	360.00	432.00	504.00	540.00	576.00
Soyabin MT	25%	160.00	480.00	600.00	720.00	840.00	900.00	960.00
Udid MT	10%	64.00	192.00	240.00	288.00	336.00	360.00	384.00
Toor MT	10%	64.00	192.00	240.00	288.00	336.00	360.00	384.00
		640.00	1,920.00	2,400.00	2,880.00	3,360.00	3,600.00	3,840.00

Purchase Qty - Aqll types of Raw Material

Product Mix - Purchases	2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value
Wheat	149.33	17,500	26.13	458.67	17,500	80.27	512.00	17,850	91.39	608.00	18,207	110.70	704.00	18,571	130.74	736.00	18,943	139.42	784.00	19,321	151.48
Rice	149.33	33,000	49.28	473.70	33,000	156.32	512.00	33,660	172.34	608.00	34,333	208.75	704.00	35,020	246.54	736.00	35,720	262.90	784.00	36,435	285.65
Jowar	112.00	28,500	31.92	353.26	28,500	100.68	384.00	29,070	111.63	456.00	29,651	135.21	528.00	30,244	159.69	552.00	30,849	170.29	588.00	31,466	185.02
Soyabin	186.67	58,000	108.27	601.26	58,000	348.73	640.00	59,160	378.62	760.00	60,343	458.61	880.00	61,550	541.64	920.00	62,781	577.59	980.00	64,037	627.56
Udid	74.67	52,000	38.83	239.95	52,000	124.78	256.00	53,040	135.78	304.00	54,101	164.47	352.00	55,183	194.24	368.00	56,286	207.13	392.00	57,412	225.06
Toor	74.67	50,000	37.33	240.26	50,000	120.13	256.00	51,000	130.56	304.00	52,020	158.14	352.00	53,060	186.77	368.00	54,122	199.17	392.00	55,204	216.40
	746.67		291.76	2,367.10		930.91	2,560.00		1,020.33	3,040.00		1,235.87	3,520.00		1,459.63	3,680.00		1,556.49	3,920.00		1,691.16

Raw Material Stock - Qty and Values

Product Mix - Raw Material Stock		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
		Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value	Qty	Rate	Value
Wheat		21.33	17,500	3.73	128.00	17,500	22.40	160.00	17,850	28.56	192.00	18,207	34.96	224.00	18,571	41.60	240.00	18,943	45.46	256.00	19,321	49.46
Rice		21.33	33,000	7.04	128.00	33,000	42.24	160.00	33,660	53.86	192.00	34,333	65.92	224.00	35,020	78.44	240.00	35,720	85.73	256.00	36,435	93.27
Jowar		16.00	28,500	4.56	96.00	28,500	27.36	120.00	29,070	34.88	144.00	29,651	42.70	168.00	30,244	50.81	180.00	30,849	55.53	192.00	31,466	60.42
Soyabin		26.67	58,000	15.47	160.00	58,000	92.80	200.00	59,160	118.32	240.00	60,343	144.82	280.00	61,550	172.34	300.00	62,781	188.34	320.00	64,037	204.92
Udid		10.67	52,000	5.55	64.00	52,000	33.28	80.00	53,040	42.43	96.00	54,101	51.94	112.00	55,183	61.80	120.00	56,286	67.54	128.00	57,412	73.49
Toor		10.67	50,000	5.33	64.00	50,000	32.00	80.00	51,000	40.80	96.00	52,020	49.94	112.00	53,060	59.43	120.00	54,122	64.95	128.00	55,204	70.66
		106.67		41.68	640.00		250.08	800.00		318.85	960.00		390.27	1,120.00		464.43	1,200.00		507.55	1,280.00		552.22

A. Direct Trading - Processed Qty MT

Commodities	%	2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
Wheat	60%	77.00			230.00			288.00			346.00			403.00			432.00			461.00		
Rice	60%	77.00			230.00			288.00			346.00			403.00			432.00			461.00		
Jowar	60%	58.00			173.00			216.00			259.00			302.00			324.00			346.00		
Soyabin	80%	128.00			384.00			480.00			576.00			672.00			720.00			768.00		
Udid	60%	38.00			115.00			144.00			173.00			202.00			216.00			230.00		
Toor	60%	38.00			115.00			144.00			173.00			202.00			216.00			230.00		
		416.00			1,247.00			1,560.00			1,873.00			2,184.00			2,340.00			2,496.00		

B. Atta Manufacturing - Processed Qty MT

Commodities		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
Wheat	30%	38.00			115.00			144.00			173.00			202.00			216.00			230.00		
Rice	30%	38.00			115.00			144.00			173.00			202.00			216.00			230.00		
Jowar	30%	29.00			86.00			108.00			130.00			151.00			162.00			173.00		

C. Dal Manufacturing - Processed Qty MT

0		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
Udid	40%	26.00			77.00			96.00			115.00			134.00			144.00			154.00		
Toor	40%	26.00			77.00			96.00			115.00			134.00			144.00			154.00		

D. Cattle Feed Manufacturing - Processed Qty MT

Commodities		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29
Wheat	10%	13.00			38.00			48.00			58.00			67.00			72.00			77.00
Rice	10%	13.00			38.00			48.00			58.00			67.00			72.00			77.00
Jowar	10%	10.00			29.00			36.00			43.00			50.00			54.00			58.00
Soyabin	20%	32.00			96.00			120.00			144.00			168.00			180.00			192.00
Wastage of All Commodities (Atta Reside + Dal Residue)		18.20			60.22			108.72			130.62			152.50			163.08			173.66
Total quantity Available for Processing in Animal Feed		86.20			261.22			360.72			433.62			504.50			541.08			577.66

Sch No. 6.1.1 Direct Trading Sales -Quantitative Details

Direct Sale		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
					Qty			Qty			Qty			Qty			Qty			Qty		
Wheat		77.00			230.00			288.00			346.00			403.00			432.00			461.00		
- 5 Kg	20%	15.00			46.00			58.00			69.00			81.00			86.00			92.00		
- 10 kg	30%	23.00			69.00			86.00			104.00			121.00			130.00			138.00		
- 20 Kg	50%	39.00			115.00			144.00			173.00			202.00			216.00			231.00		
Rice		77.00			230.00			288.00			346.00			403.00			432.00			461.00		
- 5 Kg	20%	15.00			46.00			58.00			69.00			81.00			86.00			92.00		
- 10 kg	30%	23.00			69.00			86.00			104.00			121.00			130.00			138.00		
- 20 Kg	50%	39.00			115.00			144.00			173.00			202.00			216.00			231.00		
Jowar		58.00			173.00			216.00			259.00			302.00			324.00			346.00		
- 5 Kg	20%	12.00			35.00			43.00			52.00			60.00			65.00			69.00		
- 10 kg	30%	17.00			52.00			65.00			78.00			91.00			97.00			104.00		
- 20 Kg	50%	29.00			87.00			108.00			130.00			151.00			162.00			173.00		
Soyabin		128.00			384.00			480.00			576.00			672.00			720.00			768.00		
- 5 Kg	0%	-			-			-			-			-			-			-		
- 10 kg	0%	-			-			-			-			-			-			-		
- 20 Kg	100%	128.00			384.00			480.00			576.00			672.00			720.00			768.00		
Udid		38.00			115.00			144.00			173.00			202.00			216.00			230.00		
- 5 Kg	20%	8.00			23.00			29.00			35.00			40.00			43.00			46.00		
- 10 kg	30%	11.00			35.00			43.00			52.00			61.00			65.00			69.00		
- 20 Kg	50%	19.00			58.00			72.00			87.00			101.00			108.00			115.00		
Toor		38.00			115.00			144.00			173.00			202.00			216.00			230.00		
- 5 Kg	20%	8.00			23.00			29.00			35.00			40.00			43.00			46.00		
- 10 kg	30%	11.00			35.00			43.00			52.00			61.00			65.00			69.00		
- 20 Kg	50%	19.00			58.00			72.00			87.00			101.00			108.00			115.00		
Available for Direct Sales		416.00			1,247.00	-	-	1,560.00	-	-	1,873.00	-	-	2,184.00	-	-	2,340.00	-	-	2,496.00	-	-

Sch No. 6.1.2 Direct Trading - Stock Levels

Stock Hoding

Rice		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
		Qty	Rate	Stock Value	Qty	Rate	Stock Value	Qty	Rate	Stock Value	Qty	Rate	Stock Value	Qty	Rate	Stock Value	Qty	Rate	Stock Value	Qty	Rate	Stock Value
Wheat	0%	6.42			19.17			24.00	0	-	28.83	0	-	33.58	0	-	36.00	0	-	38.42	0	-
- 5 Kg	20%	1.28	30000	0.39	3.83	30000	1.15	4.80	30600	1.47	5.77	31212	1.80	6.72	31836	2.14	7.20	32473	2.34	7.68	33122	2.54
- 10 kg	30%	1.93	29000	0.56	5.75	29000	1.67	7.20	29580	2.13	8.65	30172	2.61	10.08	30775	3.10	10.80	31391	3.39	11.53	32018	3.69
- 20 Kg	50%	3.21	27500	0.88	9.58	27500	2.64	12.00	28050	3.37	14.42	28611	4.12	16.79	29183	4.90	18.00	29767	5.36	19.21	30362	5.83
	0%	6.42		1.83	19.17		5.45	24.00	0	6.96	28.83	0	8.53	33.58	0	10.14	36.00	0	11.09	38.42	0	12.07
Rice	0%	6.42			19.17			24.00	0	-	28.83	0	-	33.58	0	-	36.00	0	-	38.42	0	-
- 5 Kg	20%	1.28	60000	0.77	3.83	60000	2.30	4.80	61200	2.94	5.77	62424	3.60	6.72	63672	4.28	7.20	64946	4.68	7.68	66245	5.09
- 10 kg	30%	1.93	58000	1.12	5.75	58000	3.34	7.20	59160	4.26	8.65	60343	5.22	10.08	61550	6.20	10.80	62781	6.78	11.53	64037	7.38
- 20 Kg	50%	3.21	57000	1.83	9.58	57000	5.46	12.00	58140	6.98	14.42	59303	8.55	16.79	60489	10.16	18.00	61699	11.11	19.21	62933	12.09
	0%	6.42		3.72	19.17		11.10	24.00	0	14.17	28.83	0	17.37	33.58	0	20.63	36.00	0	22.56	38.42	0	24.56
Jowar		4.83			14.42			18.00	0	-	21.58	0	-	25.17	0	-	27.00	0	-	28.83	0	-
- 5 Kg	20%	0.97	50000	0.48	2.88	50000	1.44	3.60	51000	1.84	4.32	52020	2.25	5.03	53060	2.67	5.40	54122	2.92	5.77	55204	3.18
- 10 kg	30%	1.45	48000	0.70	4.33	48000	2.08	5.40	48960	2.64	6.48	49939	3.23	7.55	50938	3.85	8.10	51957	4.21	8.65	52996	4.58
- 20 Kg	50%	2.42	46000	1.11	7.21	46000	3.32	9.00	46920	4.22	10.79	47858	5.16	12.58	48816	6.14	13.50	49792	6.72	14.42	50788	7.32
	0%	4.83		2.29	14.42		6.83	18.00	0	8.70	21.58	0	10.64	25.17	0	12.66	27.00	0	13.85	28.83	0	15.09
Soyabin		10.67			32.00			40.00	0	-	48.00	0	-	56.00	0	-	60.00	0	-	64.00	0	-
- 5 Kg	0%	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
- 10 kg	0%	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
- 20 Kg	100%	10.67	70000	7.47	32.00	70000	22.40	40.00	71400	28.56	48.00	72828	34.96	56.00	74285	41.60	60.00	75770	45.46	64.00	77286	49.46
	0	10.67		7.47	32.00		22.40	40.00	0	28.56	48.00	0	34.96	56.00	0	41.60	60.00	0	45.46	64.00	0	49.46
Udid		3.17			9.58			12.00	0	-	14.42	0	-	16.83	0	-	18.00	0	-	19.17	0	-
- 5 Kg	20%	0.63	70000	0.44	1.92	70000	1.34	2.40	71400	1.71	2.88	72828	2.10	3.37	74285	2.50	3.60	75770	2.73	3.83	77286	2.96
- 10 kg	30%	0.95	68000	0.65	2.88	68000	1.96	3.60	69360	2.50	4.33	70747	3.06	5.05	72162	3.64	5.40	73605	3.97	5.75	75077	4.32
- 20 Kg	50%	1.58	66000	1.05	4.79	66000	3.16	6.00	67320	4.04	7.21	68666	4.95	8.42	70040	5.90	9.00	71441	6.43	9.58	72869	6.98
	0	3.17		2.13	9.58		6.46	12.00	0	8.25	14.42	0	10.11	16.83	0	12.04	18.00	0	13.13	19.17	0	14.26
Toor		3.17			9.58			12.00	0	-	14.42	0	-	16.83	0	-	18.00	0	-	19.17	0	-
- 5 Kg	20%	0.63	70000	0.44	1.92	70000	1.34	2.40	71400	1.71	2.88	72828	2.10	3.37	74285	2.50	3.60	75770	2.73	3.83	77286	2.96
- 10 kg	30%	0.95	68000	0.65	2.88	68000	1.96	3.60	69360	2.50	4.33	70747	3.06	5.05	72162	3.64	5.40	73605	3.97	5.75	75077	4.32
- 20 Kg	50%	1.58	66000	1.05	4.79	66000	3.16	6.00	67320	4.04	7.21	68666	4.95	8.42	70040	5.90	9.00	71441	6.43	9.58	72869	6.98
	0	3.17		2.13	9.58		6.46	12.00	-	8.25	14.42	-	10.11	16.83	-	12.04	18.00	-	13.13	19.17	-	14.26
Closing Stock Value		34.67		19.57	103.92		58.70	130.00		74.90	156.08		91.72	182.00		109.11	195.00		119.23	208.00		129.70

Sch No. 6.1.3 Direct Trading - Sales Values

Rice		2022-23			2023-24			2024-25			2025-26			2026-27			2027-28			2028-29		
		Qty	Rate	Sale Value	Qty	Rate	Sale Value	Qty	Rate	Sale Value	Qty	Rate	Sale Value	Qty	Rate	Sale Value	Qty	Rate	Sale Value	Qty	Rate	Sale Value
Wheat																						
- 5 Kg	20%	13.72	30000	4.12	43.45	30000	13.04	57.03	30900	17.62	68.03	31827	21.65	80.05	32782	26.24	85.52	33765	28.87	91.52	34778	31.83
- 10 kg	30%	21.08	29000	6.11	65.18	29000	18.90	84.55	29870	25.26	102.55	30766	31.55	119.58	31689	37.89	129.28	32640	42.20	137.28	33619	46.15
- 20 Kg	50%	35.79	27500	9.84	108.63	27500	29.87	141.58	28325	40.10	170.58	29175	49.77	199.63	30050	59.99	214.79	30951	66.48	229.79	31880	73.26
		70.58		20.07	217.25		61.81	283.17	0	82.98	341.17	0	102.97	399.25	0	124.12	429.58	0	137.55	458.58	0	151.24
Rice																						
- 5 Kg	20%	13.72	60000	8.23	43.45	60000	26.07	57.03	61800	35.25	68.03	63654	43.31	80.05	65564	52.48	85.52	67531	57.75	91.52	69556	63.66
- 10 kg	30%	21.08	58000	12.22	65.18	58000	37.80	84.55	59740	50.51	102.55	61532	63.10	119.58	63378	75.78	129.28	65280	84.39	137.28	67238	92.30
- 20 Kg	50%	35.79	57000	20.40	108.63	57000	61.92	141.58	58710	83.12	170.58	60471	103.15	199.63	62285	124.34	214.79	64154	137.80	229.79	66079	151.84
		70.58		40.85	217.25		125.79	283.17	0	168.88	341.17	0	209.56	399.25	0	252.61	429.58	0	279.94	458.58	0	307.80
Jowar																						
- 5 Kg	20%	11.03	50000	5.52	33.08	50000	16.54	42.28	51000	21.56	51.28	52020	26.68	59.28	53060	31.46	64.63	54122	34.98	68.63	55204	37.89
- 10 kg	30%	15.55	48000	7.46	49.13	48000	23.58	63.93	48960	31.30	76.93	49939	38.42	89.93	50938	45.81	96.45	51957	50.11	103.45	52996	54.82
- 20 Kg	50%	26.58	46000	12.23	82.21	46000	37.82	106.21	46920	49.83	128.21	47858	61.36	149.21	48816	72.84	161.08	49792	80.21	172.08	50788	87.40
		53.17		25.21	164.42		77.94	212.42	0	102.70	256.42	0	126.45	298.42	0	150.10	322.17	0	165.30	344.17	0	180.11
Soyabin																						
- 5 Kg	0%	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
- 10 kg	0%	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
- 20 Kg	100%	117.33	70000	82.13	362.67	70000	253.87	472.00	71400	337.01	568.00	72828	413.66	664.00	74285	493.25	716.00	75770	542.51	764.00	77286	590.46
		117.33		82.13	362.67		253.87	472.00	0	337.01	568.00	0	413.66	664.00	0	493.25	716.00	0	542.51	764.00	0	590.46
Udid																						
- 5 Kg	20%	7.37	70000	5.16	21.72	70000	15.20	28.52	71400	20.36	34.52	72828	25.14	39.52	74285	29.35	42.77	75770	32.40	45.77	77286	35.37
- 10 kg	30%	10.05	68000	6.83	33.08	68000	22.49	42.28	69360	29.32	51.28	70747	36.28	60.28	72162	43.50	64.65	73605	47.59	68.65	75077	51.54
- 20 Kg	50%	17.42	66000	11.50	54.79	66000	36.16	70.79	67320	47.66	85.79	68666	58.91	99.79	70040	69.89	107.42	71441	76.74	114.42	72869	83.37
		34.83		23.49	109.58		73.86	141.58	0	97.34	171.58	0	120.32	199.58	0	142.74	214.83	0	156.73	228.83	0	170.29
Toor																						
- 5 Kg	20%	7.37	70000	5.16	21.72	70000	15.20	28.52	71400	20.36	34.52	72828	25.14	39.52	74285	29.35	42.77	75770	32.40	45.77	77286	35.37
- 10 kg	30%	10.05	68000	6.83	33.08	68000	22.49	42.28	69360	29.32	51.28	70747	36.28	60.28	72162	43.50	64.65	73605	47.59	68.65	75077	51.54
- 20 Kg	50%	17.42	66000	11.50	54.79	66000	36.16	70.79	67320	47.66	85.79	68666	58.91	99.79	70040	69.89	107.42	71441	76.74	114.42	72869	83.37
		34.83		23.49	109.58		73.86	141.58	0	97.34	171.58	0	120.32	199.58	0	142.74	214.83	0	156.73	228.83	0	170.29
		Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value	
Gross Sales		381.33	215.24	1,180.75	667.11	1,533.92	886.24	1,849.92	1,093.29	2,160.08	1,305.56	2,327.00	1,438.76	2,483.00	1,570.18							

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

Schedule No. 6.2 Statement of Capacity Utilisation for Atta Manufacturing

		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Installed Capacity Per Hr (MT)		1	1	1	1	1	1	1
No of Hrs Per Day		8	8	8	8	8	8	8
Installed Production Capacity Per Day (MT1)		8	8	8	8	8	8	8
Operating Days in Year		100.00	300.00	300.00	300.00	300.00	300.00	300.00
Production Per Annum (MT)		800.00	2400	2400	2400	2400	2400	2400
Material Available for Processing								
Wheat		38.00	115.00	144.00	173.00	202.00	216.00	230.00
Rice		38.00	115.00	144.00	173.00	202.00	216.00	230.00
Jowar		29.00	86.00	108.00	130.00	151.00	162.00	173.00
Total QTY		105.00	316.00	396.00	476.00	555.00	594.00	633.00

		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	
Atta Production (Qty)		Yield							
Wheat Atta (MT)		98%	37.24	112.70	141.12	169.54	197.96	211.68	225.40
Rice Atta (MT)		98%	37.24	112.70	141.12	169.54	197.96	211.68	225.40
Jowar Atta (MT)		98%	28.42	84.28	105.84	127.40	147.98	158.76	169.54
Atta Residue / Production Loss (Qty MT)			-	6.32	7.92	9.52	11.10	11.88	12.66
Stcok Holding (Qty)									
Wheat Atta	Days -	30	11.17	11.27	14.11	16.95	19.80	21.17	22.54
Rice Atta	Days -	30	11.17	11.27	14.11	16.95	19.80	21.17	22.54
Jowar Atta	Days -	30	8.53	8.43	10.58	12.74	14.80	15.88	16.95
Atta Sales (Qty)									
Wheat Atta (MT)			26.07	112.60	138.28	166.70	195.12	210.31	224.03
Rice Atta (MT)			26.07	112.60	138.28	166.70	195.12	210.31	224.03
Jowar Atta (MT)			19.89	84.38	103.68	125.24	145.92	157.68	168.46

Atta Sales (Rate) PMT		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Wheat Atta Rate PMT		30,000.00	30,600.00	31,212.00	31,836.24	32,472.96	33,122.42	33,784.87
Rice Atta Rate PMT		35,000.00	35,700.00	36,414.00	37,142.28	37,885.13	38,642.83	39,415.68
Jowar Atta Rate PMT		40,000.00	40,800.00	41,616.00	42,448.32	43,297.29	44,163.23	45,046.50
Atta Sales Value		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Wheat Atta (MT)		7.82	34.46	43.16	53.07	63.36	69.66	75.69
Rice Atta (MT)		9.12	40.20	50.35	61.92	73.92	81.27	88.30
Jowar Atta (MT)		7.96	34.43	43.15	53.16	63.18	69.64	75.89
Gross Sales Atta all Types	-	17.08	74.63	93.50	115.08	137.10	150.91	164.19
Closing Stcok Value		10.67	10.91	13.95	17.10	20.34	22.20	24.14

P G BHOSALE FARMER PRODUCER COMPANY LTD
Karad

Schedule No. 6.3 Statement of Capacity Utilisation for Dal Manufacturing								
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Installed Production Capacity Per Day (MT1)		1	1	1	1	1	1	1
Operating Days in Year		100	300	300	300	300	300	300
Production Per Annum (MT)		100	300	300	300	300	300	300
Material Available for Processing								
Udid		26.00	77.00	144.00	173.00	202.00	216.00	230.00
Toor		26.00	77.00	144.00	173.00	202.00	216.00	230.00
Total QTY		52.00	154.00	288.00	346.00	404.00	432.00	460.00
Particulars								
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Atta Production (Qty)								
Udid (MT)	Yield 65%	16.90	50.05	93.60	112.45	131.30	140.40	149.50
Toor (MT)	65%	16.90	50.05	93.60	112.45	131.30	140.40	149.50
Dal Residue / Production Loss (Qty MT)		18.20	53.90	100.80	121.10	141.40	151.20	161.00
Stcok Holding (Qty)								
Udid (MT)	Days - 30	5.07	5.01	9.36	11.25	13.13	14.04	14.95
Udid (MT)	Days - 30	5.07	5.01	9.36	11.25	13.13	14.04	14.95
Dal Sales (Qty)								
Udid (MT)		11.83	50.12	89.25	110.57	129.42	139.49	148.59
Toor (MT)		11.83	50.12	89.25	110.57	129.42	139.49	148.59
Dal Sales (Rate) PMT		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Udid Rate PMT		90,000.00	91,800.00	93,636.00	95,508.72	97,418.89	99,367.27	1,01,354.62
Toor Rate PMT		95,000.00	96,900.00	98,838.00	1,00,814.76	1,02,831.06	1,04,887.68	1,06,985.43

Atta Sales Value		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Udid DAI Sale Value Rs. Lacs		10.65	46.01	83.57	105.60	126.07	138.61	150.60
Torr Dal Sales Value Rs. Lacs		11.24	48.56	88.21	111.47	133.08	146.31	158.97
Gross Sales Value of Dal - Rs. Lacs	-	11.24	48.56	88.21	111.47	133.08	146.31	158.97
Closing Stcok Value		9.38	9.44	18.02	22.08	26.29	28.68	31.15

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

Schedule No. 6.4 Statement of Capacity Utilisation for Cattle Feed Manufacturing

		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Installed Capacity Per Hr (MT)		0.5	0.5	0.5	0.5	0.5	0.5	0.5
No of Hrs Per Day		8	8	8	8	8	8	8
Installed Production Capacity Per Day (MT1)		4	4	4	4	4	4	4
Operating Days in Year		100.00	300	300	300	300	300	300
Production Per Annum (MT)		400.00	1200	1200	1200	1200	1200	1200
Material Available for Processing		86.20	261.22	360.72	433.62	504.50	541.08	577.66

		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Cattle Feed Production (Qty)	Yield							
	98%	84.48	256.00	353.51	424.95	494.41	530.26	566.11
Stcok Holding (Qty)								
Cattle Feed	Days -	25.34	25.60	35.35	42.49	49.44	53.03	56.61
Cattle Feed Sales (Qty)		59.13	230.40	318.16	382.45	444.97	477.23	509.50
Cattle Feed Sales (Rate) PMT		27,000.00	27,000.00	27,540.00	28,090.80	28,652.62	29,225.67	29,810.18
Cattle Feed Sales Value Rs. Lacs		22.81	69.12	97.36	119.37	141.66	154.97	168.76

P G BHOSALE FARMER PRODUCER COMPANY LTD
Karad

SCHEDULE NO. 7 ASSESSMENT OF WORKING CAPITAL REQUIREMENT

Particulars	No of Days	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
STOCK								
Raw Material		41.68	250.08	318.85	390.27	464.43	507.55	552.22
Finised Goods		39.62	79.06	106.86	130.90	155.74	170.11	184.99
Total		81.30	329.14	425.72	521.18	620.17	677.66	737.20
Debtors		39.95	42.97	58.27	71.96	85.87	94.55	103.10
Less- Creditors		-	46.55	51.02	61.79	72.98	77.82	84.56
Net Current Asset		121.25	325.56	432.97	531.34	633.06	694.38	755.75
Own Margin	25%	30.31	81.39	108.24	132.84	158.26	173.60	188.94
Bank Finance	75%	90.94	244.17	324.72	398.51	474.79	520.79	566.81

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

Sch. No: 8 Fixed Assets and Depreciation								
								Rs. Lacs
Particulars	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Land								
Opening Balance	-	-	-	-	-	-	-	-
Additions	-	-	-	-	-	-	-	-
Depreciation @ 0%	-	-	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-	-	-
Building								
Opening Balance	-	50.00	135.00	121.50	131.85	118.66	106.79	96.11
Additions	50.00	100.00	-	25.00	-	-	-	-
Add. Int Capitalised	-	-	-	-	-	-	-	-
Deletion	-	-	-	-	-	-	-	-
Depreciation @10%	-	15.00	13.50	14.65	13.19	11.87	10.68	9.61
Closing Balance	50.00	135.00	121.50	131.85	118.66	106.79	96.11	86.50
Machinery and Equipments								
Opening Balance	-	-	136.83	116.31	107.36	91.26	77.57	65.93
Additions	-	160.98	-	10.00	-	-	-	-
Add. Int Capitalised	-	-	-	-	-	-	-	-
Deletion	-	-	-	-	-	-	-	-
Depreciation @15%	-	24.15	20.52	18.95	16.10	13.69	11.64	9.89
Closing Balance	-	136.83	116.31	107.36	91.26	77.57	65.93	56.04
Electrical Installations								
Opening Balance	-	-	7.50	6.37	7.41	6.30	5.35	4.55
Additions	-	7.50	-	2.00	-	-	-	-
Deletion	-	-	-	-	-	-	-	-
Depreciation @15%	-	-	1.13	0.96	1.11	0.95	0.80	0.68
Closing Balance	-	7.50	6.37	7.41	6.30	5.35	4.55	3.87

Computer System									
Opening Balance	-	-	1.21	0.73	0.44	0.26	0.16	0.10	
Additions	-	2.02	-	-	-	-	-	-	
Deletion	-	-	-	-	-	-	-	-	
Depreciation @40%		0.81	0.48	0.29	0.18	0.10	0.06	0.04	
Closing Balance	-	1.21	0.73	0.44	0.26	0.16	0.10	0.06	
CCTV System									
Opening Balance	-	-	-	-	-	-	-	-	
Additions	-	-	-	-	-	-	-	-	
Deletion	-	-	-	-	-	-	-	-	
Depreciation @15%		-	-	-	-	-	-	-	
Closing Balance	-	-	-	-	-	-	-	-	
Furniture									
Opening Balance	-	-	13.50	12.15	13.63	12.27	11.04	9.94	
Additions	-	15.00	-	3.00	-	-	-	-	
Deletion	-	-	-	-	-	-	-	-	
Depreciation @10%		1.50	1.35	1.52	1.36	1.23	1.10	0.99	
Closing Balance	-	13.50	12.15	13.63	12.27	11.04	9.94	8.95	
Preliminary Expenses									
Opening Balance	-	-	7.00	2.40	1.80	1.20	0.60	-	0.00
Additions	-	7.00	10.00	-	-	-	-	-	-
Deletion	-	-	-	-	-	-	-	-	-
Depreciation @20%	-	-	0.60	0.60	0.60	0.60	0.60	-	-
Closing Balance	-	7.00	2.40	1.80	1.20	0.60	-	0.00	-
GRAND TOTAL									
Opening Balance	-	43.00	296.44	258.86	261.89	229.35	200.91	176.63	
Additions	43.00	295.50	-	40.00	-	-	-	-	
Deletion	-	-	-	-	-	-	-	-	
Depreciation	-	42.06	37.58	36.97	32.54	28.44	24.28	21.21	
Closing Balance	43.00	296.44	258.86	261.89	229.35	200.91	176.63	155.42	

Machinery Term Loan

Term Loan - Original	118.48		
Loan Amount After Capitalisation	118.48	Lacs	EMI
Loan Period	84.00	Months	
Moratoruim	12.00	Months	
Rate of Interest	9.00%		

REPAYMENT SCHEDULE FOR WORKING CAPITAL TERM LOAN

Sr	Month	Opening balance	Drawal	Total	Interest	EMI	Repa Interest
		-	-	-	-	-	-
	Feb-22	-	-	-	-	-	-
1	Mar-22	-	25.00	25.00	0.19	-	0.19
			25.00		0.19	-	0.19
2	Apr-22	25.00	25.00	50.00	0.38	-	0.38
3	May-22	50.00	25.00	75.00	0.56	-	0.56
4	Jun-22	75.00	25.00	100.00	0.75	-	0.75
5	Jul-22	100.00	18.48	118.48	0.89	-	0.89
6	Aug-22	118.48	-	118.48	0.89	-	0.89
7	Sep-22	118.48	-	118.48	0.89	-	0.89
8	Oct-22	118.48	-	118.48	0.89	-	0.89
9	Nov-22	118.48	-	118.48	0.89	-	0.89
10	Dec-22	118.48	-	118.48	0.89	-	0.89
11	Jan-23	118.48	-	118.48	0.89	-	0.89
12	Feb-23	118.48	-	118.48	0.89	-	0.89
13	Mar-23	118.48	-	118.48	0.89	2.14	0.89
			93.48		9.68	2.14	9.68
14	Apr-23	117.23	-	117.23	0.88	2.14	0.88
15	May-23	115.98	-	115.98	0.87	2.14	0.87
16	Jun-23	114.71	-	114.71	0.86	2.14	0.86
17	Jul-23	113.44	-	113.44	0.85	2.14	0.85
18	Aug-23	112.15	-	112.15	0.84	2.14	0.84
19	Sep-23	110.86	-	110.86	0.83	2.14	0.83
20	Oct-23	109.55	-	109.55	0.82	2.14	0.82
21	Nov-23	108.24	-	108.24	0.81	2.14	0.81
22	Dec-23	106.91	-	106.91	0.80	2.14	0.80
23	Jan-24	105.58	-	105.58	0.79	2.14	0.79
24	Feb-24	104.24	-	104.24	0.78	2.14	0.78
25	Mar-24	102.88	-	102.88	0.77	2.14	0.77
			-		9.91	25.63	9.91
26	Apr-24	101.52	-	101.52	0.76	2.14	0.76
27	May-24	100.14	-	100.14	0.75	2.14	0.75
28	Jun-24	98.76	-	98.76	0.74	2.14	0.74
29	Jul-24	97.36	-	97.36	0.73	2.14	0.73
30	Aug-24	95.96	-	95.96	0.72	2.14	0.72
31	Sep-24	94.54	-	94.54	0.71	2.14	0.71
32	Oct-24	93.12	-	93.12	0.70	2.14	0.70
33	Nov-24	91.68	-	91.68	0.69	2.14	0.69
34	Dec-24	90.23	-	90.23	0.68	2.14	0.68
35	Jan-25	88.77	-	88.77	0.67	2.14	0.67
36	Feb-25	87.30	-	87.30	0.65	2.14	0.65
37	Mar-25	85.82	-	85.82	0.64	2.14	0.64
			-		8.44	25.63	8.44
38	Apr-25	84.33	-	84.33	0.63	2.14	0.63
39	May-25	82.83	-	82.83	0.62	2.14	0.62
40	Jun-25	81.31	-	81.31	0.61	2.14	0.61
41	Jul-25	79.79	-	79.79	0.60	2.14	0.60
42	Aug-25	78.25	-	78.25	0.59	2.14	0.59
43	Sep-25	76.70	-	76.70	0.58	2.14	0.58
44	Oct-25	75.14	-	75.14	0.56	2.14	0.56
45	Nov-25	73.57	-	73.57	0.55	2.14	0.55
46	Dec-25	71.98	-	71.98	0.54	2.14	0.54
47	Jan-26	70.39	-	70.39	0.53	2.14	0.53
48	Feb-26	68.78	-	68.78	0.52	2.14	0.52
49	Mar-26	67.16	-	67.16	0.50	2.14	0.50
			-		6.83	25.63	6.83
50	Apr-26	65.53	-	65.53	0.49	2.14	0.49
51	May-26	63.88	-	63.88	0.48	2.14	0.48
52	Jun-26	62.23	-	62.23	0.47	2.14	0.47
53	Jul-26	60.56	-	60.56	0.45	2.14	0.45
54	Aug-26	58.88	-	58.88	0.44	2.14	0.44
55	Sep-26	57.18	-	57.18	0.43	2.14	0.43
56	Oct-26	55.48	-	55.48	0.42	2.14	0.42
57	Nov-26	53.76	-	53.76	0.40	2.14	0.40
58	Dec-26	52.02	-	52.02	0.39	2.14	0.39
59	Jan-27	50.28	-	50.28	0.38	2.14	0.38

Machinery Term Loan

Term Loan - Original	118.48		
Loan Amount After Capitalisation	118.48	Lacs	EMI
Loan Period	84.00	Months	
Moratoruim	12.00	Months	
Rate of Interest	9.00%		

60	Feb-27	48.52	-	48.52	0.36	2.14	0.36
61	Mar-27	46.75	-	46.75	0.35	2.14	0.35
			-		5.06	25.63	5.06
62	Apr-27	44.96	-	44.96	0.34	2.14	0.34
63	May-27	43.16	-	43.16	0.32	2.14	0.32
64	Jun-27	41.35	-	41.35	0.31	2.14	0.31
65	Jul-27	39.53	-	39.53	0.30	2.14	0.30
66	Aug-27	37.69	-	37.69	0.28	2.14	0.28
67	Sep-27	35.83	-	35.83	0.27	2.14	0.27
68	Oct-27	33.97	-	33.97	0.25	2.14	0.25
69	Nov-27	32.09	-	32.09	0.24	2.14	0.24
70	Dec-27	30.19	-	30.19	0.23	2.14	0.23
71	Jan-28	28.28	-	28.28	0.21	2.14	0.21
72	Feb-28	26.36	-	26.36	0.20	2.14	0.20
73	Mar-28	24.42	-	24.42	0.18	2.14	0.18
			-		3.13	25.63	3.13
74	Apr-28	22.47	-	22.47	0.17	2.14	0.17
75	May-28	20.50	-	20.50	0.15	2.14	0.15
76	Jun-28	18.52	-	18.52	0.14	2.14	0.14
77	Jul-28	16.52	-	16.52	0.12	2.14	0.12
78	Aug-28	14.51	-	14.51	0.11	2.14	0.11
79	Sep-28	12.48	-	12.48	0.09	2.14	0.09
80	Oct-28	10.44	-	10.44	0.08	2.14	0.08
81	Nov-28	8.38	-	8.38	0.06	2.14	0.06
82	Dec-28	6.31	-	6.31	0.05	2.14	0.05

Consolidated Sales Value

Rs. Lacs

	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Direct Trading	215.24	667.11	886.24	1,093.29	1,305.56	1,438.76	1,570.18
Atta Sales	17.08	74.63	93.50	115.08	137.10	150.91	164.19
Dal Sales	11.24	48.56	88.21	111.47	133.08	146.31	158.97
Cattle Feed Sales	22.81	69.12	97.36	119.37	141.66	154.97	168.76
Gross Sales	266.37	859.42	1,165.31	1,439.21	1,717.40	1,890.95	2,062.10

Material Consumption

Rs. Lacs

	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Opening Stock	-	81.30	329.14	425.72	521.18	620.17	677.66
Add: Purchases	291.76	930.91	1,020.33	1,235.87	1,459.63	1,556.49	1,691.16
Less: Closing Stock	81.30	329.14	425.72	521.18	620.17	677.66	737.20
Material Consumption	210.46	683.07	923.75	1,140.41	1,360.64	1,499.00	1,631.62
	0.79	0.79	0.79	0.79	0.79	0.79	0.79

Consolidated Purchase Value

Rs. Lacs

	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Direct Purchasing	291.76	930.91	1,020.33	1,235.87	1,459.63	1,556.49	1,691.16
		-	-	-	-	-	-
Gross Purchase	291.76	930.91	1,020.33	1,235.87	1,459.63	1,556.49	1,691.16

Consolidated Stock Levels

Rs. Lacs

Closing Stock Level		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
A.	Raw Material	41.68	250.08	318.85	390.27	464.43	507.55	552.22
B.	Finished goods							
	Direct Trading	19.57	58.70	74.90	91.72	109.11	119.23	129.70
	Atta	10.67	10.91	13.95	17.10	20.34	22.20	24.14
	Dal	9.38	9.44	18.02	22.08	26.29	28.68	31.15
	Cattle Feed	-	-	-	-	-	-	-
A+B	Total Closing Stock	81.30	329.14	425.72	521.18	620.17	677.66	737.20
Rs. Lacs								
Opening Stock		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
A.	Raw Material	-	41.68	250.08	318.85	390.27	464.43	507.55
	Direct Trading	-	19.57	58.70	74.90	91.72	109.11	119.23
	Atta	-	10.67	10.91	13.95	17.10	20.34	22.20
	Dal	-	9.38	9.44	18.02	22.08	26.29	28.68
	Cattle Feed	-	-	-	-	-	-	-
	Total Opening Stock	-	81.30	329.14	425.72	521.18	620.17	677.66
Rs. Lacs								
Receivable Levels		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Rs. Lacs								
Particulars		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
	Gross Sales	-	266.37	859.42	1,165.31	1,439.21	1,717.40	2,062.10
	Days Receivable - 15 Days	15	15	15	15	15	15	15
	Days in operation	100	300	300	300	300	300	300
	Receivables	39.95	42.97	58.27	71.96	85.87	94.55	103.10
Rs. Lacs								
Payable Levels		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Rs. Lacs								
Particulars		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
	Purchases	-	291.76	930.91	1,020.33	1,235.87	1,459.63	1,691.16
	Days Payable- 15 Days From 23-24	0	15	15	15	15	15	15
	Days in operation	100	300	300	300	300	300	300
	Payables	-	46.55	51.02	61.79	72.98	77.82	84.56

P G BHOSALE FARMER PRODUCER COMPANY LTD
Karad

SCHEDULE NO. 11 POWER ,FUEL AND WATER EXPENSES

Rs. Lacs

Sr No	PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
1	Power Charges	2.64	7.92	10.40	13.10	16.04	18.05	20.22
	200 Hp - Units Consumption 8 Hrs	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
	Capacity Utilisation	40%	40%	50%	60%	70%	75%	80%
	Units Consumption Per Day	440.00	440.00	550.00	660.00	770.00	825.00	880.00
	No of Operational Days	100.00	300.00	300.00	300.00	300.00	300.00	300.00
	Units Consumption Per Year	44,000.00	1,32,000.00	1,65,000.00	1,98,000.00	2,31,000.00	2,47,500.00	2,64,000.00
	Rate Per Unit	6.00	6.00	6.30	6.62	6.95	7.29	7.66
2	Water Charges	0.06	0.25	0.26	0.28	0.29	0.30	0.32

P G BHOSALE FARMER PRODUCER COMPANY LTD

Karad

SCHDULE NO. 14	MANPOWER COST
----------------	---------------

Rs In Lacs

Sr No	PARTICULARS	Qualification	Nos	CTC p.a.		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
1	Direct Labour											
	Skilled	Operator	4	1.80		7.20	7.20	7.92	9.50	10.45	11.50	12.65
	Unskilled	N.A.	12	1.20		14.40	14.40	15.84	19.01	20.91	23.00	25.30
	Supervisor	Graduate	2	2.50		5.00	5.00	6.00	7.20	8.64	10.37	12.44
	Security	Operator	3	1.20		3.60	3.60	4.32	5.18	6.22	7.46	8.96
	Total					30.20	30.20	34.08	40.90	46.22	52.33	59.35
	% of (A) above					30%	75%	75%	90%	90%	90%	90%
	Effective Cost Per Year					9.06	22.65	25.56	36.81	41.60	47.10	53.41
2	Administrative Staff											
			Nos	CTC p.a.	-	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
	Accounts Manager	B Com/ M Com/ MBA	1	2.50		2.50	2.50	2.75	3.03	3.33	3.66	4.03
	Accounts Executive	B Com/ M Com/ MBA	1	1.20		1.20	1.20	1.32	1.45	1.60	1.76	1.93
	Staff Purchase	Graduate	2	2.40		4.80	4.80	5.28	5.81	6.39	7.03	7.73
	Staff Dispatch	Graduate	1	1.80		1.80	1.80	1.98	2.18	2.40	2.64	2.90
	Plant Manager	B.Sc/ M.Sc Agri	1	4.00		4.00	4.00	4.40	6.16	6.78	7.45	8.20
	Sales Manager	B.Sc/ M.Sc Agri	1	4.00		4.00	4.00	4.40	7.04	8.45	10.14	12.17
	Sales Executive	Graduate	3	2.00		6.00	6.00	6.60	7.59	8.73	10.04	11.54
	Total					24.30	24.30	26.73	33.25	37.66	42.71	48.50
	% of (A) above					30%	90%	90%	90%	90%	90%	90%
	Effective Cost Per Year					7.29	21.87	24.06	29.93	33.90	38.44	43.65

P G BHOSALE FARMER PRODUCER COMPANY LTD
Perle, Karad

SCHEDULE NO. 15 KEY INDICATORS								
								Rs. Lacs
Particulars	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Sales	-	266.37	859.42	1,165.31	1,439.21	1,717.40	1,890.95	2,062.10
YOY % rise in sales		1.02	2.23	0.36	0.24	0.19	0.10	0.09
Gross profit		39.18	127.66	181.28	218.99	263.54	287.62	314.10
G.P.Ratio		14.71	14.85	15.56	15.22	15.35	15.21	15.23
Net Profit (PBDIT)		28.23	94.81	145.61	176.78	216.64	235.40	255.86
PBDIT/ SALES		10.60%	11.03%	12.50%	12.28%	12.61%	12.45%	12.41%
Depreciation for the year		42.06	37.58	36.97	32.54	28.44	24.28	21.21
Bank Interest		17.23	28.49	32.82	36.52	40.25	41.63	42.83
Net Profit Before Tax (PBT)		- 31.06	28.74	75.82	107.72	147.95	169.49	191.81
PBT/ Sales		- 0.12	0.03	0.07	0.07	0.09	0.09	0.09
Provision for Tax	-	-	-	15.16	21.54	29.59	33.90	38.36
Profit After Tax (PAT)	-	- 31.06	28.74	60.66	86.18	118.36	135.60	153.45
Net Cash Accruals	-	11.00	66.32	97.63	118.72	146.80	159.88	174.66
Fixed Assets		296.44	258.86	261.89	229.35	200.91	176.63	155.42
Current Assets		195.09	446.67	573.45	759.38	974.68	1,164.66	1,371.54
Current Liabilities		102.94	303.92	390.26	476.27	565.34	617.94	672.63
Current Ratio		1.90	1.47	1.47	1.59	1.72	1.88	2.04
TOL		425.17	610.44	679.59	746.80	815.31	845.41	877.63
TNW		66.36	95.09	155.75	241.93	360.29	495.88	649.33
TOL/TNW		6.41	6.42	4.36	3.09	2.26	1.70	1.35

Particulars	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
INVENTORY RATIOS								
Inventory		81.30	329.14	425.72	521.18	620.17	677.66	737.20
Inventory Turnover Ratio		3.28	2.61	2.74	2.76	2.77	2.79	2.80
Inventory Holding Period (Days)		111.40	139.79	133.34	132.18	131.80	130.81	130.49
DEBTORS RATIOS								
Debtors		39.95	42.97	58.27	71.96	85.87	94.55	103.10
Debtors Turnover Ratio		6.67	20.00	20.00	20.00	20.00	20.00	20.00
Debtors Collection Period (Days)		54.75	18.25	18.25	18.25	18.25	18.25	18.25
CREDITORS RATIO								
Creditors		-	46.55	51.02	61.79	72.98	77.82	84.56
Creditors Turnover Ratio		#DIV/0!	4.52	13.39	14.95	15.63	17.48	17.73
Creditors Payment Period (Days)		#DIV/0!	80.72	27.26	24.42	23.36	20.88	20.59
DEBT SERVICE COVERAGE RATIO								
Particulars	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.	Proj.
	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Proceeds available for Debt Servicing								
Profit After Tax	-	-	31.06	28.74	60.66	86.18	118.36	135.60
Add: Depreciation	-	-	42.06	37.58	36.97	32.54	28.44	21.21
Add: Interest on Loan	-	-	17.23	28.49	32.82	36.52	40.25	41.63
Total -- (a)	-	-	28.23	94.81	130.45	155.24	187.05	201.51
Repayment Obligation								
- Principal Portion of Term Loan	-	-	1.25	15.71	17.19	18.80	20.57	22.49
- Interest on Loan	-	-	17.23	28.49	32.82	36.52	40.25	41.63
Total -- (b)	-	-	18.48	44.21	50.01	55.32	60.81	64.12
DSCR (a)/(b)			1.53	2.14	2.61	2.81	3.08	3.14
Avg DSCR	2.66							