

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	20,341,833	60%	12,205,100
2	Machinery and Equipment	6,225,905	60%	3,735,543
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	1,049,800		
<b>Total</b>		<b>27,667,538</b>		<b>15,970,643</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	60%	15,970,643
2	Bank Finance - Long Term Loan	10%	2,656,774
3	Own Contribution	Balance	9,040,121
<b>Total</b>			<b>27,667,538</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)	50.84%	Project Viable	BEP shall be between 40-60%
2	Avg. Return on Capital Employed Average(ROCE)	18.26%	Project Viable	RoCE for the project shall be between 15-20%
3	Internal Rate of Return (IRR)	12.68%	Project Viable	The project internal rate of return shall be between 10-15%
4	Net present value (at a discount rate of 10 per cent)	2,379,282	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.55	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	10.99	Project Viable	DSCR shall be between 1.5% to 5%

### Notes

- 1) DSCR Ratio is directly linked to Bank loan amount
- 2) Lower the amount of Bank loan higher the DSCR Ratio
- 3) Higher DSCR ratio reflects sound financial conditions & Shows more viability for the unit.
- 4) In present case Bank loan is only 10% of the project cost. Hence DSCR is higher. This is technically correct.



3.1. Schedule of General Admin Expenses

Account	Unit	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	30,000	41,000	476,100	507,512	629,642	723,030	832,702
Accountant	No.	27,000	303,600	349,140	461,731	500,995	610,645	610,645
Watchman	No.	1,000	414,000	476,100	547,515	629,642	734,089	832,702
Telephone and Internet Exp	Months	3,000	60,000	79,830	91,553	104,940	130,681	138,784
Office Electricity Exp	Months	3,000	36,000	41,400	54,752	62,964	72,409	83,270
Printing & Stationary	Months	2,000	24,000	27,600	36,801	41,976	48,273	55,913
Land Lease	Months	2,000	30,000	401,200	461,263	539,702	605,407	698,918
Miscellaneous	Lumsam	1,000,000	1,000,000	1,322,500	1,520,888	1,744,901	2,011,306	2,314,306
Audit and Legal Compliance	Lumsam	1,000,000	1,000,000	1,322,500	1,520,888	1,744,901	2,011,306	2,314,306
Advertising Expenses	Lumsam	1,000,000	1,000,000	1,322,500	1,520,888	1,744,901	2,011,306	2,314,306
Insurance etc.	Lumsam	1,000,000	1,000,000	1,322,500	1,520,888	1,744,901	2,011,306	2,314,306
Repair & maintenance	Lumsam	2,656,774	3,055,290	3,513,453	4,040,631	4,646,714	5,343,221	6,145,279
Total Admin Expense		4,418,774	5,077,390	5,838,248	6,713,216	7,719,471	8,876,642	10,207,388

100% 115.00% 132.2500% 152.0875% 174.9016% 201.1557% 251.3061%

3.2. Depreciation

Particulars	As per companies Act											As per IT Act										
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17					
<b>Assets</b>																						
<b>Building</b>																						
Asset Value	20,341,833	19,696,997	19,052,161	18,407,325	17,762,489	17,117,652	16,472,816	15,827,980	15,183,144	14,538,308	13,893,472	13,248,636	12,603,800	11,958,964	11,314,128	10,669,292	10,024,456					
Depreciation	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836	644,836					
Accumulated Depreciation	1,891,672	2,536,508	3,181,344	3,826,180	4,471,016	5,115,852	5,760,688	6,405,524	7,050,360	7,695,196	8,340,032	8,984,868	9,629,704	10,274,540	10,919,376	11,564,212	12,209,048					
Net Fixed Assets	19,696,997	19,052,161	18,407,325	17,762,489	17,117,652	16,472,816	15,827,980	15,183,144	14,538,308	13,893,472	13,248,636	12,603,800	11,958,964	11,314,128	10,669,292	10,024,456	9,379,620					
<b>Plant and Machinery</b>																						
Asset Value	6,235,805	5,851,805	5,467,805	5,083,805	4,699,805	4,315,805	3,931,805	3,547,805	3,163,805	2,779,805	2,395,805	2,011,805	1,627,805	1,243,805	859,805	475,805	91,805					
Depreciation	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100	394,100					
Accumulated Depreciation	788,200	1,182,300	1,576,400	1,970,500	2,364,600	2,758,700	3,152,800	3,546,900	3,941,000	4,335,100	4,729,200	5,123,300	5,517,400	5,911,500	6,305,600	6,699,700	7,093,800					
Net Fixed Assets	5,831,805	5,457,805	5,083,805	4,699,805	4,315,805	3,931,805	3,547,805	3,163,805	2,779,805	2,395,805	2,011,805	1,627,805	1,243,805	859,805	475,805	91,805	0					
<b>Furniture and Electrification</b>																						
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
<b>Vehicle</b>																						
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
<b>IT Infrastructure</b>																						
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
<b>Grass Root Asset</b>																						
Total Depreciation	26,507,738	25,538,802	24,489,866	23,450,930	22,411,994	21,373,058	20,334,122	19,295,186	18,256,250	17,217,314	16,178,378	15,139,442	14,100,506	13,061,570	12,022,634	10,983,698	9,944,762					
Total Depreciation	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936					
Accumulated Depreciation	1,038,936	2,077,872	3,116,808	4,155,744	5,194,680	6,233,616	7,272,552	8,311,488	9,350,424	10,389,360	11,428,296	12,467,232	13,506,168	14,545,104	15,584,040	16,622,976	17,661,912					
Net Fixed Assets	25,538,802	24,489,866	23,450,930	22,411,994	21,373,058	20,334,122	19,295,186	18,256,250	17,217,314	16,178,378	15,139,442	14,100,506	13,061,570	12,022,634	10,983,698	9,944,762	8,905,826					

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

	SLM	WDV	Companies Act 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	10,000	10,000	10,000	10,000	10,000	10,000	-
Total Value		10,000	10,000	10,000	10,000	10,000	10,000	-

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	10,240,622	4,755,528	5,395,303	6,025,969	6,637,366	6,988,075	7,229,984
Add Depreciation as per companies	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936
Less Depreciation as per IT Act	2,968,069	2,624,568	2,322,421	2,056,442	1,822,122	1,615,535	1,433,263
Taxable Income	8,311,489	3,169,896	4,111,818	5,008,463	5,854,180	6,411,476	6,835,657
Provision of Taxes	2,493,447	950,969	1,233,545	1,502,539	1,756,254	1,923,443	2,050,697

Maximum Tax rate

30%

This Sheet refer for provision of tax calculation

### 4.1 Repayment Schedule

Loan Amount (Rs) 2,656,774  
 Interest rate /PA 9.00%  
 Loan Tenure in years 5  
 Moratorium Period ( In Months) 6  
 EMI Rs. 60,014.86

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	2,656,774	19,926	-	19,926	2,656,774
	Month 2	2,656,774	19,926	-	19,926	2,656,774
	Month 3	2,656,774	19,926	-	19,926	2,656,774
	Month 4	2,656,774	19,926	-	19,926	2,656,774
	Month 5	2,656,774	19,926	-	19,926	2,656,774
	Month 6	2,656,774	19,926	-	19,926	2,656,774
	Month 7	2,656,774	19,926	-	19,926	2,656,774
	Month 8	2,616,685	19,625	40,089	60,015	2,616,685
	Month 9	2,576,295	19,322	40,390	60,015	2,576,295
	Month 10	2,535,602	19,017	40,693	60,015	2,535,602
	Month 11	2,494,605	18,710	40,998	60,015	2,494,605
	Month 12	2,453,299	18,400	41,305	60,015	2,453,299
Year 2	Month 13	2,411,684	18,088	41,615	60,015	2,411,684
	Month 14	2,369,757	17,773	41,927	60,015	2,369,757
	Month 15	2,327,515	17,456	42,242	60,015	2,327,515
	Month 16	2,284,957	17,137	42,558	60,015	2,284,957
	Month 17	2,242,079	16,816	42,878	60,015	2,242,079
	Month 18	2,198,880	16,492	43,199	60,015	2,198,880
	Month 19	2,155,356	16,165	43,523	60,015	2,155,356
	Month 20	2,111,507	15,835	43,850	60,015	2,111,507
	Month 21	2,067,328	15,505	44,179	60,015	2,067,328
	Month 22	2,022,818	15,171	44,510	60,015	2,022,818
	Month 23	1,977,975	14,835	44,844	60,015	1,977,975
	Month 24	1,932,795	14,496	45,180	60,015	1,932,795
Year 3	Month 25	1,887,276	14,155	45,519	60,015	1,887,276
	Month 26	1,841,415	13,811	45,860	60,015	1,841,415
	Month 27	1,795,211	13,464	46,204	60,015	1,795,211
	Month 28	1,748,660	13,115	46,551	60,015	1,748,660
	Month 29	1,701,760	12,763	46,900	60,015	1,701,760
	Month 30	1,654,509	12,409	47,252	60,015	1,654,509
	Month 31	1,606,903	12,052	47,606	60,015	1,606,903
	Month 32	1,558,940	11,692	47,963	60,015	1,558,940
	Month 33	1,510,617	11,330	48,323	60,015	1,510,617
	Month 34	1,461,932	10,964	48,685	60,015	1,461,932
	Month 35	1,412,881	10,597	49,050	60,015	1,412,881
	Month 36	1,363,463	10,226	49,418	60,015	1,363,463
Year 4	Month 37	1,313,674	9,853	49,789	60,015	1,313,674
	Month 38	1,263,512	9,476	50,162	60,015	1,263,512
	Month 39	1,212,973	9,097	50,539	60,015	1,212,973
	Month 40	1,162,056	8,715	50,918	60,015	1,162,056
	Month 41	1,110,756	8,331	51,299	60,015	1,110,756
	Month 42	1,059,072	7,943	51,684	60,015	1,059,072
	Month 43	1,007,000	7,553	52,072	60,015	1,007,000
	Month 44	954,538	7,159	52,462	60,015	954,538
	Month 45	901,682	6,763	52,856	60,015	901,682
	Month 46	848,430	6,363	53,252	60,015	848,430
	Month 47	794,778	5,961	53,652	60,015	794,778
	Month 48	740,724	5,555	54,054	60,015	740,724
Year 5	Month 49	686,265	5,147	54,459	60,015	686,265
	Month 50	631,397	4,735	54,868	60,015	631,397
	Month 51	576,117	4,321	55,279	60,015	576,117
	Month 52	520,423	3,905	55,694	60,015	520,423
	Month 53	464,312	3,482	56,112	60,015	464,312
	Month 54	407,779	3,058	56,533	60,015	407,779
	Month 55	350,823	2,631	56,957	60,015	350,823
	Month 56	293,439	2,201	57,384	60,015	293,439
	Month 57	235,625	1,767	57,814	60,015	235,625
	Month 58	177,377	1,330	58,248	60,015	177,377
	Month 59	118,693	890	58,685	60,015	118,693
	Month 60	59,568	447	59,125	60,015	59,568
Year 6	Month 61	(0)	(0)	59,568	60,015	(0)
	Month 62	(0)	(0)	0	-	(0)
	Month 63	(0)	(0)	0	-	(0)
	Month 64	(0)	(0)	0	-	(0)
	Month 65	(0)	(0)	0	-	(0)
	Month 66	(0)	(0)	0	-	(0)
	Month 67	(0)	(0)	0	-	(0)
	Month 68	(0)	(0)	0	-	(0)
	Month 69	(0)	(0)	0	-	(0)
	Month 70	(0)	(0)	0	-	(0)

### 5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock	-	-	-	-	-	-	-
Agri Input	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing	7,081,312	7,966,476	8,922,453	9,954,112	11,066,630	12,265,515	-
Horticulture Processing	-	-	-	-	-	-	-
<b>Total</b>	<b>7,081,312</b>	<b>7,966,476</b>	<b>8,922,453</b>	<b>9,954,112</b>	<b>11,066,630</b>	<b>12,265,515</b>	
<b>Closing Stock</b>							
Agri Input	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing	7,081,312	7,966,476	8,922,453	9,954,112	11,066,630	12,265,515	13,556,622
Horticulture Processing	-	-	-	-	-	-	-
<b>Total</b>	<b>7,081,312</b>	<b>7,966,476</b>	<b>8,922,453</b>	<b>9,954,112</b>	<b>11,066,630</b>	<b>12,265,515</b>	<b>13,556,622</b>

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

Assumption:

- Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A</b>	<b>Accounts Receivables (Debitors)</b>								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading		-	-	-	-	-	-	-
4	Cleaning & Grading	2	1,539,920	1,531,700	1,715,504	1,913,859	2,127,761	2,358,268	2,606,507
5	Warehouse		-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity		-	-	-	-	-	-	-
	<b>Subtotal</b>		<b>1,539,920</b>	<b>1,531,700</b>	<b>1,715,504</b>	<b>1,913,859</b>	<b>2,127,761</b>	<b>2,358,268</b>	<b>2,606,507</b>
<b>B</b>	<b>Closing Stock</b>								
			7,081,312	7,966,476	8,922,453	9,954,112	11,066,630	12,265,515	13,556,622
	<b>Total</b>		<b>8,441,232</b>	<b>9,498,176</b>	<b>10,637,957</b>	<b>11,867,971</b>	<b>13,194,391</b>	<b>14,623,783</b>	<b>16,163,129</b>
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading		-	-	-	-	-	-	-
4	Cleaning & Grading	6	3,192,235	3,688,268	4,131,345	4,609,510	5,123,162	5,680,856	6,279,306
5	Warehouse		-	-	-	-	-	-	-
	Processing Unit - Horti Commodity		-	-	-	-	-	-	-
	<b>Total</b>		<b>3,192,235</b>	<b>3,688,268</b>	<b>4,131,345</b>	<b>4,609,510</b>	<b>5,123,162</b>	<b>5,680,856</b>	<b>6,279,306</b>
<b>D</b>	<b>Working Capital</b>								
			5,248,998	5,809,907	6,506,611	7,258,461	8,069,229	8,942,927	9,883,823
	<b>Own Contribution</b>	20%	1,049,800						

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business.

Assumption:

- Company has to give credit for sale at 5 days
- Company will receive credit from suppliers for 15 days
- 25% of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
Current Assets							
Cash and Bank Balance	9,600,821	13,929,908	18,567,000	23,511,956	28,755,739	34,859,307	41,077,530
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>9,600,821</b>	<b>13,929,908</b>	<b>18,567,000</b>	<b>23,511,956</b>	<b>28,755,739</b>	<b>34,859,307</b>	<b>41,077,530</b>
Gross Fixed Assets	26,567,738	25,528,802	24,489,866	23,450,930	22,411,994	21,373,059	20,334,123
Less: Depreciation	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936
<b>Net Fixed Assets</b>	<b>25,528,802</b>	<b>24,489,866</b>	<b>23,450,930</b>	<b>22,411,994</b>	<b>21,373,059</b>	<b>20,334,123</b>	<b>19,295,187</b>
Preliminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
<b>TOTAL ASSETS</b>	<b>35,169,623</b>	<b>38,449,774</b>	<b>42,037,930</b>	<b>45,933,951</b>	<b>50,128,798</b>	<b>55,193,430</b>	<b>60,372,717</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Secured Long Term Debt	2,411,684	1,887,276	1,313,674	686,265	0	0	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>2,411,684</b>	<b>1,887,276</b>	<b>1,313,674</b>	<b>686,265</b>	<b>0</b>	<b>0</b>	<b>0</b>
Share capital	9,040,121	9,040,121	9,040,121	9,040,121	9,040,121	9,040,121	9,040,121
Smart Grant -in-Aid	15,970,643	15,970,643	15,970,643	15,970,643	15,970,643	15,970,643	15,970,643
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	7,747,175	11,551,734	15,713,492	20,236,922	25,118,034	30,182,666
Profit & Loss) During the Year	7,747,175	3,804,559	4,161,758	4,523,430	4,881,112	5,064,632	5,179,287
Appropriation - Dividend							
Total Reserves	7,747,175	11,551,734	15,713,492	20,236,922	25,118,034	30,182,666	35,361,953
<b>TOTAL EQUITY</b>	<b>32,757,939</b>	<b>36,562,498</b>	<b>40,724,256</b>	<b>45,247,686</b>	<b>50,128,798</b>	<b>55,193,430</b>	<b>60,372,717</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>35,169,623</b>	<b>38,449,774</b>	<b>42,037,930</b>	<b>45,933,951</b>	<b>50,128,798</b>	<b>55,193,430</b>	<b>60,372,717</b>
<b>CONTROL TICKER</b> (=Liability - Asset)	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

### 8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1 Operating Profit</b>							
Total Revenue	249,985,426	281,574,596	315,370,963	351,856,208	391,152,599	433,305,289	478,696,500
<b>2 Equity/ Share capital</b>							
Reinvestment	9,040,121						
<b>3 Smart Grant -in-Aid</b>							
Smart Grant -in-Aid	15,970,643						
<b>4 Long Term Loan</b>							
Long Term Loan	2,656,774						
<b>5 Short Term Loan</b>							
Short Term Loan	3,936,748	5,809,907	6,506,611	7,258,461	8,069,229	8,942,927	9,883,823
<b>Sub Total (A)</b>	<b>281,589,711</b>	<b>287,384,503</b>	<b>321,877,575</b>	<b>359,094,669</b>	<b>399,221,828</b>	<b>442,248,216</b>	<b>488,580,323</b>
<b>Cash Outflow (Rs.)</b>							
<b>1 Capital Expenditure</b>							
a Land and Building	20,341,833						
b Machinery and Equipment	6,225,905						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	50,000						
<b>2 Operational Expenditure</b>							
a Variable Cost	233,573,130	269,799,783	302,161,106	337,084,284	374,744,606	415,328,485	459,034,134
b Fixed Cost	4,415,774	5,077,390	5,838,248	6,713,236	7,719,471	8,876,642	10,207,388
<b>3 Loan Repayment</b>							
LTL - Principal	245,090	524,408	573,602	627,409	686,265	0	0
LTL - Interest	234,554	195,770	146,577	92,769	33,914	(0)	(0)
STL - Principal	3,936,748	5,809,907	6,506,611	7,258,461	8,069,229	8,942,927	9,883,823
STL - Interest	472,410	697,189	780,793	871,015	968,307	1,073,151	1,186,059
<b>4 Tax</b>	2,493,447	950,969	1,233,545	1,502,539	1,756,254	1,923,443	2,050,697
<b>Sub Total (B)</b>	<b>271,988,890</b>	<b>283,055,417</b>	<b>317,240,483</b>	<b>354,149,713</b>	<b>393,978,045</b>	<b>436,144,648</b>	<b>482,362,101</b>
<b>Net Cash Flow (A-B)</b>	<b>9,600,821</b>	<b>4,329,087</b>	<b>4,637,092</b>	<b>4,944,957</b>	<b>5,243,783</b>	<b>6,103,568</b>	<b>6,218,223</b>
Opening Cash and Bank	9,600,821	9,600,821	13,929,908	18,567,000	23,511,956	28,755,739	34,859,307
<b>Cumulative Cash Balance</b>	<b>9,600,821</b>	<b>13,929,908</b>	<b>18,567,000</b>	<b>23,511,956</b>	<b>28,755,739</b>	<b>34,859,307</b>	<b>41,077,530</b>

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

## 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		7,747,175.25	3,804,559.16	4,161,757.67	4,523,430.11	4,881,111.87	5,064,632.20	5,179,286.69
Add: Depreciation		1,038,935.89	1,038,935.89	1,038,935.89	1,038,935.89	1,038,935.89	1,038,935.89	1,038,935.89
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		8,796,111.14	4,853,495.05	5,210,693.56	5,572,366.00	5,930,047.76	6,103,568.09	6,218,222.59
Initial Investment/ Net Cash Accrual	(27,667,536)	8,796,111.14	4,853,495.05	5,210,693.56	5,572,366.00	5,930,047.76	6,103,568.09	6,218,222.59
IRR	12.68%							
Present Value Equivalent		0.89	0.79	0.70	0.62	0.55	0.49	0.43
Present Value of Future Inflows		7,806,045.79	3,822,393.24	3,641,865.04	3,456,218.42	3,264,074.96	2,981,440.27	2,695,559.79
Operating Net Cash Inflow					27,667,537.51			
Present Capital Outflow					27,667,537.51			
					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 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	248,185,426	279,535,196	313,079,419	349,279,227	388,316,317	430,383,918	475,687,489
Facility 3 - Warehouse	1,800,000	2,039,400	2,291,544	2,556,981	2,836,282	2,921,371	3,009,012
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Receipts	249,985,426	281,574,596	315,370,963	351,836,208	391,152,599	433,305,289	478,696,500
Total Variable Exp	233,573,130	269,799,783	302,161,106	337,084,284	374,744,606	415,328,485	459,034,134
Contribution	16,412,296	11,774,812	13,209,857	14,751,925	16,407,994	17,976,804	19,662,366
Total Fixed exp	5,464,710	6,126,326	6,887,184	7,762,171	8,768,407	9,915,577	11,246,324
BEP	33%	52%	52%	52%	53%	55%	57%

Average BEP 50.84%

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.

### 9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	27,667,538							
Profit after Tax & Dividend		7,747,175	8,804,559	4,161,758	4,523,430	4,881,112	5,064,632	5,179,287
Add: Depreciation		1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		8,796,111	4,853,495	5,210,694	5,572,366	5,930,048	6,103,568	6,218,223
Cashflow - Initial Investment		(18,871,426)	(14,017,931)	(8,807,238)	(3,234,872)	2,695,176		

Payback period (in years) - Project

4.55

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	11,996,522	6,697,423	7,371,609	8,038,689	8,688,523	9,100,162	9,454,978
Add: Depreciation	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936	1,038,936
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	234,554	195,770	146,577	92,769	33,914	(0)	(0)
Total	13,280,012	7,942,128	8,567,122	9,180,394	9,771,372	10,139,098	10,493,914
Total Annual EMI	479,644	720,178	720,178	720,178	720,178	-	-
Debt Service Coverage Ratio (D)	27.69	11.03	11.90	12.75	13.57	0.00	0.00

Average DSCR

16.99

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

### 9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	260,594,697	293,511,956	328,733,390	366,743,189	407,732,133	451,903,114	499,471,863
Facility 3 - Warehouse	1,890,000	2,141,370	2,406,121	2,684,830	2,978,096	3,067,439	3,159,462
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	262,484,697	295,653,326	331,139,511	369,428,019	410,710,229	454,970,553	502,631,325
Expenditure							
Fixed Cost (Excl. of Depreciation)	4,415,774	5,077,390	5,838,248	6,713,236	7,719,471	8,876,642	10,207,388
Variable Cost	245,251,787	269,799,783	302,161,106	337,084,284	374,744,606	415,328,485	459,034,134
Total Operational Expenses	249,667,560	274,877,173	307,999,354	343,797,519	382,464,077	424,205,127	469,241,522
Net Income	12,817,137	20,776,152	23,140,157	25,630,499	28,246,153	30,765,427	33,389,803

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	248,185,426	279,535,196	313,079,419	349,279,227	388,316,317	430,383,918	475,687,489
Facility 3 - Warehouse	1,800,000	2,039,400	2,291,544	2,556,981	2,836,282	2,921,371	3,009,012
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	249,985,426	281,574,596	315,370,963	351,836,208	391,152,599	433,305,289	478,696,500
Expenditure							
Fixed Cost (Excl. of Depreciation)	4,415,774	5,077,390	5,838,248	6,713,236	7,719,471	8,876,642	10,207,388
Variable Cost	245,251,787	283,289,772	317,269,161	353,938,498	393,481,836	436,094,909	481,985,841
Total Operational Expenses	249,667,560	288,367,162	323,107,410	360,651,733	401,201,307	444,971,551	492,193,229
Net Income	317,865	(6,792,567)	(7,736,446)	(8,815,525)	(10,048,707)	(11,666,262)	(13,496,728)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	235,776,154	265,558,436	297,425,448	331,815,266	368,900,501	408,864,722	451,903,114
Facility 3 - Warehouse	1,710,000	1,937,430	2,176,967	2,429,132	2,694,468	2,775,302	2,858,561
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-

## Grains Crops and Production Details

### 10.1 Details of members and non- members

Particulars	No.
Total No of Members Cultivating Grain Crops	1600
Total No. of Non- members Cultivating Grain Crops	0
Total	1600
Average Land Holding per Member (Acres)	1.5
Total Cultivated Land under grain Crop(Acres)	2400

### 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	Soybean	40%	960.00	30	28,800.00	5%	27,360.00
	Red Gram/Tur	30%	720.00	12	8,640.00	10%	7,776.00
	Paddy/Rice	0%	-	-	-	-	-
	Green Gram/ Moong	15%	360.00	10	3,600.00	5%	3,420.00
	Maize	0%	-	-	-	-	-
	Black Gram/Udid	15%	360.00	10	3,600.00	5%	3,420.00
	Bajra	0%	-	-	-	-	-
	Jawar	0%	-	-	-	-	-
	Sunflower	0%	-	-	-	-	-
	Area Under Rabbi Cultivation ( In Acres)	30%	720	-	-	-	-
Rabbi	Wheat	0%	-	-	-	-	-
	Bengal Gram/Channa	50%	360.00	12	4,320.00	20%	3,456.00
	Jawar	0%	-	-	-	-	-
	Maize	0%	-	-	-	-	-
	Safflower	0%	-	-	-	-	-
		0%	-	-	-	-	-
Area Under Summer Cultivation ( In Acres)	5%	120	-	-	-	-	
Summer	Groundnut	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	Year						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
So	-	-	-	-	-	-	-
flower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-









**Facility 2 – Grain Processing Unit – Dal Mill**  
**13.1 Producers/ Capacity Utilization**

16 Qtls P Hour

Capacity  
 No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	248	266	284	302	319	337	355
Soybean	19,152	20,520	21,888	23,256	24,624	25,992	27,360
Rcd Gram/Tur	5,443	5,832	6,221	6,610	6,998	7,387	7,776
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	2,394	2,565	2,736	2,907	3,078	3,249	3,420
Maize	-	-	-	-	-	-	-
Black Gram/Udid	2,394	2,565	2,736	2,907	3,078	3,249	3,420
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	2,419	2,592	2,765	2,938	3,110	3,283	3,456
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Quantity to be Processed	31,802	34,074	36,346	38,617	40,889	43,160	45,432
Job Work (0%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Soybean	19,152	20,520	21,888	23,256	24,624	25,992	27,360
Rcd Gram/Tur	5,443	5,832	6,221	6,610	6,998	7,387	7,776
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	2,394	2,565	2,736	2,907	3,078	3,249	3,420
Maize	-	-	-	-	-	-	-
Black Gram/Udid	2,394	2,565	2,736	2,907	3,078	3,249	3,420
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	2,419	2,592	2,765	2,938	3,110	3,283	3,456
Maize	-	-	-	-	-	-	-



This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of processing 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.

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

Capacity

1,500.00 MT

No. of Month

12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	50%	55%	60%	65%	70%	70%	70%
Total Quantity Stored per Annum	9,000.00	9,900.00	10,800.00	11,700.00	12,600.00	12,600.00	12,600.00

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

Particulars	Unit	Rate	100% Y1	103.00% Y2	106.09% Y3	109.27% Y4	112.55% Y5	115.93% Y6	119.41% Y7
Vegetable									
Storage Charges per MT per Month		200	1,800,000	2,039,400	2,291,544	2,556,981	2,836,282	2,921,371	3,009,012
Total Revenue			1,800,000	2,039,400	2,291,544	2,556,981	2,836,282	2,921,371	3,009,012
<b>Expenses</b>									
<b>Variable Cost</b>									
Damage	MT	15	90,000	92,700	95,481	98,345	101,296	104,335	107,465
Fumigation	MT	15	270,000	278,100	286,443	295,036	303,887	313,004	322,394
Electricity		15,000	180,000	185,400	190,962	196,691	202,592	208,669	214,929
<b>Total Variable Cost</b>			540,000	556,200	572,886	590,073	607,775	626,008	644,788
<b>Fixed Cost</b>									
Warehouse Manager		1	-	-	-	-	-	-	-
<b>Total Fixed Cost</b>			-	-	-	-	-	-	-
<b>Total Expenses</b>			540,000	556,200	572,886	590,073	607,775	626,008	644,788
<b>Operating profit</b>			1,260,000	1,483,200	1,718,658	1,966,909	2,228,507	2,295,363	2,364,224

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 3% annually.









Packaging Exp		3	-	-	-	-	-	-	-
Transportation Charges		1	-	-	-	-	-	-	-
Add. Opening Stock									
Less. Closing Stock									
<b>Total Variable Cost</b>			-	-	-	-	-	-	-
<b>Fixed Cost</b>									
Machine Operator		1	-	-	-	-	-	-	-
Support Staff		2	-	-	-	-	-	-	-
<b>Fixed Cost</b>			-	-	-	-	-	-	-
<b>Total expenses</b>			-	-	-	-	-	-	-
<b>Operating Profit</b>			-	-	-	-	-	-	-

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.

## Note for users

### Draft Business Plan Financial Calculator

#### 1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
7. Sensitivity analysis

The above ratios will help decision makers for approving the business plan / Full Project Report.

#### 2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub projects i.e. Grain and 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.

#### 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 CBG 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	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)		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, DEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis )		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
Step-8	Copy relevant tables in word file of FPP			