

1.1 Total Project Cost

| Sr. No. | Particular | Amount (Rs.) | Grant (%) | Grant Amount (Rs.) |
|--------------|---|--------------------|-----------|--------------------|
| 1 | Land and Building | 1,28,00,000 | 60% | 76,80,000 |
| 2 | Machinery and Equipment | 1,17,08,450 | 60% | 70,25,070 |
| 3 | Furniture and Fixture | - | 60% | - |
| 4 | IT & It Infrastructure | - | 60% | - |
| 5 | Transport vehical (Refer van and other) | - | 60% | - |
| 6 | Preliminary Expenses | - | 60% | - |
| 7 | Working Capital | 1,43,915 | | |
| Total | | 2,46,52,365 | | 1,47,05,070 |

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 | | 1,47,05,070 |
| 2 | Bank Finance - Long Term Loan | 20% | 49,01,690 |
| 3 | Own Contribution | | 50,45,605 |
| Total | | | 2,46,52,365 |

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) | 46.11% | Project Viable | BEP shall be less than 60% | <60% |
| 2 | Avg. Return on Capital Employed Average (ROCE) | 15.99% | Project Viable | RoCE for the project shall be more than 20% | >20% |
| 3 | Internal Rate of Return (IRR) | 13.96% | Project Viable | The project internal rate of return shall be more than 12% | >12% |
| 4 | Net present value (at a discount rate of 10 per cent) | 37,89,128 | 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 | Positive |
| 5 | Payback period | 4.67 | Project Viable | The Pack Back Period (Project/ Equity) shall be less than 7 years | <7 years |
| 6 | Debt Service Coverage Ratio (DSCR) | 1.99 | Project Viable | DSCR shall be more than 2 for better performing project. | >2 |

2.1

Land and Building

| Sr. No. | Particular | Unit | No. of Unit | Rate per unit | Amount (Rs.) |
|--------------|------------------------------------|------|-------------|---------------|--------------------|
| 1 | Construction of Godown for storage | 1 | 1 | 1,28,00,000 | 1,28,00,000 |
| | | | | | - |
| | | | | | - |
| | | | | | - |
| Total | | | | | 1,28,00,000 |

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.) | Total HP |
|--------------|-------------------------------------|-----------|--------------|-----------|--------------------|----------|
| 1 | SWEET LIME WAXING & GRADING MACHINE | 7 Ton/ hr | 1 | 56,64,000 | 56,64,000 | |
| 2 | ELECTRONIC WEIGH BRIDGE | 120 MT | 1 | 12,60,000 | 12,60,000 | |
| 3 | CRATE PC 708 SUPREME | 20 Kg | 5500 | 325 | 17,84,750 | |
| 4 | 55 KW ROOFTOP SOLAR POWER PLANT | 55 KW | 1 | 29,99,700 | 29,99,700 | |
| | | | | | | |
| | | | | | | |
| | Subtotal | | | | 1,17,08,450 | - |
| | | | | | | |
| Total | | | | | 1,17,08,450 | - |

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 | | | - | - |
| | | | | - |
| | | | | - |
| Total | | | | - |

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

3.1 Schedule of General Admin Expenses

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

| Particulars | Unit | No. of Unit | Unit Cost | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|---------------------------------|--------|-------------|-----------|-----------------|-----------------|------------------|------------------|------------------|------------------|------------------|
| Manager | No. | 1 | 20,000 | 120,000 | 120,000 | 132,300 | 138,915 | 145,801 | 153,134 | 160,811 |
| Accountant | No. | 1 | 14,000 | 84,000 | 88,200 | 92,610 | 97,241 | 102,103 | 107,208 | 112,568 |
| Watchmen | No. | 2 | 8,000 | 192,000 | 201,600 | 211,600 | 222,304 | 233,377 | 245,046 | 257,298 |
| Telephone and internet Exp | Months | 12 | 199 | 2,388 | 2,407 | 2,633 | 2,764 | 2,903 | 3,048 | 3,200 |
| Office Electricity Exp | Months | 12 | 110 | 1,320 | 1,386 | 1,455 | 1,528 | 1,604 | 1,685 | 1,769 |
| Printing & Stationary | Months | 12 | 80 | 960 | 1,008 | 1,058 | 1,111 | 1,167 | 1,225 | 1,286 |
| Land Lease | Months | 12 | 12,000 | 144,000 | 151,200 | 158,700 | 166,698 | 175,033 | 183,783 | 192,974 |
| Miscellaneous | Months | 12 | 2,550 | 30,600 | 31,320 | 32,070 | 32,838 | 33,627 | 34,438 | 35,271 |
| Audit and Legal Compliances exp | Lumsum | 1 | 10,000 | 10,000 | 10,500 | 11,025 | 11,576 | 12,155 | 12,763 | 13,401 |
| Farmer awareness Programs | Lumsum | 1 | 25,000 | 25,000 | 26,250 | 27,637 | 29,161 | 30,823 | 32,625 | 34,568 |
| Soil Testing Reports Charges | No. | 150 | 150 | 2,29,500 | 2,40,975 | 2,53,024 | 2,65,675 | 2,78,959 | 2,92,907 | 3,07,552 |
| Farmer welfare schemes | Lumsum | 1 | 80,000 | 80,000 | 84,000 | 88,200 | 92,610 | 97,241 | 1,02,103 | 1,07,208 |
| | | | | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - |
| Total Admin Expense | | | | 9,43,768 | 9,90,956 | 10,40,504 | 10,92,829 | 11,47,156 | 12,04,514 | 12,64,739 |

3.2 Depreciation

| Particulars | As per companies Act | | | | | | | As per IT Act | | | | | | |
|----------------------------|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| Assets | | | | | | | | | | | | | | |
| Building | | | | | | | | | | | | | | |
| Asset Value | 1,28,00,000 | 1,15,84,000 | 1,04,83,520 | 94,87,586 | 85,86,265 | 77,70,570 | 70,32,366 | 1,28,00,000 | 1,15,20,000 | 1,03,68,000 | 93,31,200 | 83,98,080 | 75,58,272 | 68,02,445 |
| Depreciation | 12,16,000 | 11,00,480 | 9,95,934 | 9,01,321 | 8,15,695 | 7,38,204 | 6,68,075 | 12,80,000 | 11,52,000 | 10,36,800 | 9,33,120 | 8,39,808 | 7,55,827 | 6,80,244 |
| Accumulated Depreciation | 12,16,000 | 23,16,480 | 33,12,414 | 42,13,735 | 50,29,430 | 57,67,634 | 64,35,709 | 12,80,000 | 24,32,000 | 34,68,800 | 44,01,920 | 52,41,728 | 59,97,555 | 66,77,800 |
| Net Fixed Assets | 1,15,84,000 | 1,04,83,520 | 94,87,586 | 85,86,265 | 77,70,570 | 70,32,366 | 63,64,291 | 1,15,20,000 | 1,03,68,000 | 93,31,200 | 83,98,080 | 75,58,272 | 68,02,445 | 61,22,200 |
| Plant and Machinery | | | | | | | | | | | | | | |
| Asset Value | 1,17,08,450 | 95,89,221 | 78,53,572 | 64,32,075 | 52,67,870 | 43,14,385 | 35,33,481 | 1,17,08,450 | 99,52,183 | 84,59,355 | 71,90,452 | 61,11,884 | 51,95,101 | 44,15,836 |
| Depreciation | 0.181 | 21,19,229 | 17,35,649 | 14,21,496 | 11,64,206 | 9,53,484 | 7,80,904 | 6,39,560 | 5,17,998 | 4,24,095 | 3,50,566 | 2,91,783 | 2,42,265 | 1,97,375 |
| Accumulated Depreciation | 21,19,229 | 38,54,878 | 52,76,375 | 64,40,580 | 73,94,065 | 81,74,069 | 88,14,529 | 17,56,268 | 32,49,095 | 45,17,998 | 55,96,566 | 65,13,349 | 72,92,614 | 79,54,989 |
| Net Fixed Assets | 95,89,221 | 78,53,572 | 64,32,075 | 52,67,870 | 43,14,385 | 35,33,481 | 28,93,921 | 99,52,183 | 84,59,355 | 71,90,452 | 61,11,884 | 51,95,101 | 44,15,836 | 37,53,461 |
| Total | | | | | | | | | | | | | | |
| Gross Fixed Asset | 2,45,08,450 | 2,11,73,221 | 1,83,37,092 | 1,59,19,661 | 1,38,54,135 | 1,20,84,955 | 1,05,65,847 | 2,45,08,450 | 2,14,72,183 | 1,88,27,355 | 1,65,21,652 | 1,45,09,964 | 1,27,53,373 | 1,12,18,281 |
| Total Depreciation | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 | 30,36,268 | 26,44,827 | 23,05,703 | 20,11,688 | 17,56,591 | 15,35,092 | 13,42,620 |
| Accumulated Depreciation | 33,35,229 | 61,71,358 | 85,88,789 | 1,06,54,315 | 1,24,23,495 | 1,39,42,603 | 1,52,50,238 | 30,36,268 | 56,81,095 | 79,86,798 | 99,98,486 | 1,17,55,077 | 1,32,90,169 | 1,46,32,789 |
| Net Fixed Assets | 2,11,73,221 | 1,83,37,092 | 1,59,19,661 | 1,38,54,135 | 1,20,84,955 | 1,05,65,847 | 92,58,212 | 2,14,72,183 | 1,88,27,355 | 1,65,21,652 | 1,45,09,964 | 1,27,53,373 | 1,12,18,281 | 98,75,661 |

Line Method (SLM) is companies A IT Act

| Line Method (SLM) is | WDV | WDV | SLM |
|-----------------------------|--------|--------|--------|
| Land | 0.00% | 0.00% | 0.00% |
| Building | 9.50% | 10.00% | 3.17% |
| Electrification | 18.10% | 10.00% | 6.33% |
| IT and Infrastructure | 39.30% | 40.00% | 15.83% |
| Vehicle | 25.89% | 15.00% | 9.50% |
| Plant and machinery | 18.10% | 15.00% | 6.33% |
| Line Method (SLM) is | | | |
| incubation | 20% | 20% | |

3.3 Amortization Schedule

| Particulars | Years | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|----------------------|-------|----|----|----|----|----|----|----|
| Preliminary Expenses | 5 | - | - | - | - | - | - | - |
| Total Value | | - | - | - | - | - | - | - |

3.4 Tax Schedule

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|-----------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|------------------|
| EBT | 9,33,175 | 24,36,095 | 39,16,238 | 54,11,850 | 68,47,961 | 81,00,913 | 93,55,120 |
| Add Depreciation as per com | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| Less Depreciation as per IT | 30,36,268 | 26,44,827 | 23,05,703 | 20,11,688 | 17,56,591 | 15,35,092 | 13,42,620 |
| Taxable Income | 12,32,137 | 26,27,396 | 40,27,965 | 54,65,689 | 68,60,550 | 80,84,929 | 93,20,135 |
| Provision of Taxes | 3,08,034 | 6,56,849 | 10,06,991 | 13,66,422 | 17,15,137 | 20,21,232 | 23,30,834 |

Maximum Tax rate **25%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

| | |
|--------------------------------|--------------|
| Loan Amount (Rs) | 49,01,690 |
| Interest rate /PA | 11% |
| Loan Tenure in years | 4 |
| Moratorium Period (In Months) | 6 |
| EMI | Rs. 1,41,139 |

| Year | Particulars | Opening Balance | Interest | Pricipal Repayment | EMI | Closing Outstanding |
|--------|-------------|-----------------|----------|--------------------|----------|---------------------|
| Year 1 | Month 1 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 2 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 3 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 4 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 5 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 6 | 49,01,690 | 44,932 | - | 44,932 | 49,01,690 |
| | Month 7 | 49,01,690 | 44,932 | 96,206 | 1,41,139 | 48,05,484 |
| | Month 8 | 48,05,484 | 44,050 | 97,088 | 1,41,139 | 47,08,395 |
| | Month 9 | 47,08,395 | 43,160 | 97,978 | 1,41,139 | 46,10,417 |
| | Month 10 | 46,10,417 | 42,262 | 98,876 | 1,41,139 | 45,11,541 |
| | Month 11 | 45,11,541 | 41,356 | 99,783 | 1,41,139 | 44,11,758 |
| | Month 12 | 44,11,758 | 40,441 | 1,00,697 | 1,41,139 | 43,11,060 |
| Year 2 | Month 13 | 43,11,060 | 39,518 | 1,01,621 | 1,41,139 | 42,09,440 |
| | Month 14 | 42,09,440 | 38,587 | 1,02,552 | 1,41,139 | 41,06,888 |
| | Month 15 | 41,06,888 | 37,646 | 1,03,492 | 1,41,139 | 40,03,396 |
| | Month 16 | 40,03,396 | 36,698 | 1,04,441 | 1,41,139 | 38,98,955 |
| | Month 17 | 38,98,955 | 35,740 | 1,05,398 | 1,41,139 | 37,93,557 |
| | Month 18 | 37,93,557 | 34,774 | 1,06,364 | 1,41,139 | 36,87,192 |
| | Month 19 | 36,87,192 | 33,799 | 1,07,339 | 1,41,139 | 35,79,853 |
| | Month 20 | 35,79,853 | 32,815 | 1,08,323 | 1,41,139 | 34,71,530 |
| | Month 21 | 34,71,530 | 31,822 | 1,09,316 | 1,41,139 | 33,62,214 |
| | Month 22 | 33,62,214 | 30,820 | 1,10,318 | 1,41,139 | 32,51,895 |
| | Month 23 | 32,51,895 | 29,809 | 1,11,330 | 1,41,139 | 31,40,566 |
| | Month 24 | 31,40,566 | 28,789 | 1,12,350 | 1,41,139 | 30,28,216 |
| Year 3 | Month 25 | 30,28,216 | 27,759 | 1,13,380 | 1,41,139 | 29,14,836 |
| | Month 26 | 29,14,836 | 26,719 | 1,14,419 | 1,41,139 | 28,00,416 |
| | Month 27 | 28,00,416 | 25,670 | 1,15,468 | 1,41,139 | 26,84,948 |
| | Month 28 | 26,84,948 | 24,612 | 1,16,527 | 1,41,139 | 25,68,422 |
| | Month 29 | 25,68,422 | 23,544 | 1,17,595 | 1,41,139 | 24,50,827 |
| | Month 30 | 24,50,827 | 22,466 | 1,18,673 | 1,41,139 | 23,32,154 |
| | Month 31 | 23,32,154 | 21,378 | 1,19,761 | 1,41,139 | 22,12,394 |
| | Month 32 | 22,12,394 | 20,280 | 1,20,858 | 1,41,139 | 20,91,536 |
| | Month 33 | 20,91,536 | 19,172 | 1,21,966 | 1,41,139 | 19,69,569 |
| | Month 34 | 19,69,569 | 18,054 | 1,23,084 | 1,41,139 | 18,46,485 |
| | Month 35 | 18,46,485 | 16,926 | 1,24,212 | 1,41,139 | 17,22,273 |
| | Month 36 | 17,22,273 | 15,787 | 1,25,351 | 1,41,139 | 15,96,922 |
| Year 4 | Month 37 | 15,96,922 | 14,638 | 1,26,500 | 1,41,139 | 14,70,422 |
| | Month 38 | 14,70,422 | 13,479 | 1,27,660 | 1,41,139 | 13,42,762 |
| | Month 39 | 13,42,762 | 12,309 | 1,28,830 | 1,41,139 | 12,13,932 |
| | Month 40 | 12,13,932 | 11,128 | 1,30,011 | 1,41,139 | 10,83,921 |
| | Month 41 | 10,83,921 | 9,936 | 1,31,203 | 1,41,139 | 9,52,718 |
| | Month 42 | 9,52,718 | 8,733 | 1,32,405 | 1,41,139 | 8,20,313 |
| | Month 43 | 8,20,313 | 7,520 | 1,33,619 | 1,41,139 | 6,86,694 |
| | Month 44 | 6,86,694 | 6,295 | 1,34,844 | 1,41,139 | 5,51,850 |
| | Month 45 | 5,51,850 | 5,059 | 1,36,080 | 1,41,139 | 4,15,770 |
| | Month 46 | 4,15,770 | 3,811 | 1,37,327 | 1,41,139 | 2,78,443 |
| | Month 47 | 2,78,443 | 2,552 | 1,38,586 | 1,41,139 | 1,39,857 |
| | Month 48 | 1,39,857 | 1,282 | 1,39,857 | 1,41,139 | (0) |
| Year 5 | Month 49 | (0) | (0) | 0 | | (0) |
| | Month 50 | (0) | (0) | 0 | | (0) |
| | Month 51 | (0) | (0) | 0 | | (0) |
| | Month 52 | (0) | (0) | 0 | | (0) |
| | Month 53 | (0) | (0) | 0 | | (0) |
| | Month 54 | (0) | (0) | 0 | | (0) |
| | Month 55 | (0) | (0) | 0 | | (0) |
| | Month 56 | (0) | (0) | 0 | | (0) |
| | Month 57 | (0) | (0) | 0 | | (0) |
| | Month 58 | (0) | (0) | 0 | | (0) |
| | Month 59 | (0) | (0) | 0 | | (0) |
| | Month 60 | (0) | (0) | 0 | | (0) |
| Year 6 | Month 61 | (0) | (0) | 0 | - | (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) |
| | Month 71 | (0) | (0) | 0 | | (0) |
| | Month 72 | (0) | (0) | 0 | | (0) |
| Year 7 | Month 73 | (0) | (0) | 0 | | (0) |
| | Month 74 | (0) | (0) | 0 | | (0) |
| | Month 75 | (0) | (0) | 0 | | (0) |
| | Month 76 | (0) | (0) | 0 | | (0) |
| | Month 77 | (0) | (0) | 0 | | (0) |
| | Month 78 | (0) | (0) | 0 | | (0) |
| | Month 79 | (0) | (0) | 0 | | (0) |
| | Month 80 | (0) | (0) | 0 | | (0) |
| | Month 81 | (0) | (0) | 0 | | (0) |
| | Month 82 | (0) | (0) | 0 | | (0) |
| | Month 83 | (0) | (0) | 0 | | (0) |
| | Month 84 | (0) | (0) | 0 | | (0) |

1295723.43 4901690.00

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

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months

5.1 Closing and Opening Stock Calculation

| Particulars | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|-------------------------|-------|----------|----------|----------|----------|----------|----------|----------|
| Opening Stock | | | | | | | | |
| Agri Input | | | - | - | - | - | - | - |
| Fruit Processing Unit | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | |
| Grain Processing | | - | - | - | - | - | - | - |
| Horticulture Processing | | - | - | - | - | - | - | - |
| | | | | | | | | |
| Total | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 7,84,488 |
| Closing Stock | | | | | | | | |
| Agri Input | 0% | - | - | - | - | - | - | - |
| Fruit Processing Unit | 0.25% | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 8,56,276 |
| Grain Processing | 0% | - | - | - | - | - | - | - |
| Horticulture Processing | 0% | - | - | - | - | - | - | - |
| | | | | | | | | |
| Total | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 8,56,276 |

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:

- 1 Closing stock of Fruits & vegetables facility is 0.25% because fruits are perishable in nature , cannot store for long period of time.

5.2 Working Capital Calculation

| Sr. No. | Particulars | Duration (In days) | Amount (Rs.) | | | | | | | |
|----------|--|--------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|
| | | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | |
| A | Accounts Receivables (Debtors) | | | | | | | | | |
| 1 | Agri Input | 0 | - | - | - | - | - | - | - | - |
| 2 | Custom Hiring | 0 | - | - | - | - | - | - | - | - |
| 3 | Fruit Processing Unit | 7 | 39,09,693 | 43,20,725 | 47,52,824 | 52,17,330 | 57,16,405 | 62,52,344 | 68,27,585 | |
| 4 | Warehouse | 30 | 1,04,153 | 1,16,196 | 1,29,183 | 1,43,178 | 1,58,249 | 1,66,161 | 1,74,469 | |
| | Subtotal | | 40,13,846 | 44,36,921 | 48,82,006 | 53,60,507 | 58,74,654 | 64,18,505 | 70,02,055 | |
| B | Closing Stock | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 8,56,276 | |
| | Total | | 45,07,018 | 49,80,265 | 54,79,307 | 60,15,803 | 65,92,249 | 72,02,993 | 78,58,331 | |
| C | Accounts Payable & Accrued Expenses (Creditors) | | | | | | | | | |
| 1 | Agri Input | 0 | - | - | - | - | - | - | - | |
| 2 | Custom Hiring | 0 | - | - | - | - | - | - | - | |
| 3 | Fruit Processing Unit | 8 | 43,50,700 | 48,02,170 | 52,77,120 | 57,87,559 | 63,35,850 | 69,24,501 | 75,56,177 | |
| 4 | Warehouse | 15 | 12,403 | 13,023 | 13,674 | 14,358 | 15,076 | 15,829 | 16,621 | |
| | Total | | 43,63,103 | 48,15,193 | 52,90,794 | 58,01,917 | 63,50,926 | 69,40,330 | 75,72,798 | |
| D | Working Capital | | 1,43,915 | 1,65,073 | 1,88,513 | 2,13,886 | 2,41,324 | 2,62,663 | 2,85,533 | |
| | Own Contribution | 100% | 1,43,915 | | | | | | | |

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

Assumption:

- 1 Company has to give credit for sale at 7 Days in case of Food Processing Unit
- 2 Company will receive credit from suppliers for 8 days in case of Food Processing Unit.
- 3 100 % of Working Capital will be financed by the company and balance 0% from bank finance at 12% rate of interest

7.1 Balance sheet for the Project

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| ASSETS | | | | | | | |
| Current Assets | | | | | | | |
| Cash and Bank Balance | 33,69,741 | 66,81,113 | 1,05,53,056 | 1,50,41,716 | 1,19,16,281 | 1,94,93,731 | 2,78,03,582 |
| Accounts Receivables | 40,13,846 | 44,36,921 | 48,82,006 | 53,60,507 | 58,74,654 | 64,18,505 | 70,02,055 |
| Closing Stock | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 8,56,276 |
| Total Current Assets | 78,76,758 | 1,16,61,379 | 1,60,32,363 | 2,10,57,519 | 1,85,08,530 | 2,66,96,724 | 3,56,61,913 |
| Gross Fixed Assets | 2,45,08,450 | 2,11,73,221 | 1,83,37,092 | 1,59,19,661 | 1,38,54,135 | 1,20,84,955 | 1,05,65,847 |
| Less: Depreciation | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| Net Fixed Assets | 2,11,73,221 | 1,83,37,092 | 1,59,19,661 | 1,38,54,135 | 1,20,84,955 | 1,05,65,847 | 92,58,212 |
| Investment in bonds/Immovable Property | | | | | 1,00,00,000 | 1,00,00,000 | 1,00,00,000 |
| Preliminary & Pre- operative Expe | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL ASSETS | 2,90,49,979 | 2,99,98,470 | 3,19,52,024 | 3,49,11,653 | 4,05,93,485 | 4,72,62,571 | 5,49,20,125 |
| LIABILITIES & SHAREHOLDERS EQUITY | | | | | | | |
| CURRENT LIABILITIES | | | | | | | |
| Short Term Debt (Working capital loan) | | | | | | | |
| Accounts Payable & Accrued Expens | 43,63,103 | 48,15,193 | 52,90,794 | 58,01,917 | 63,50,926 | 69,40,330 | 75,72,798 |
| Other Current Liabilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Curent Liabilities | 43,63,103 | 48,15,193 | 52,90,794 | 58,01,917 | 63,50,926 | 69,40,330 | 75,72,798 |
| Secured Long Term Debt | 43,11,060 | 30,28,216 | 15,96,922 | 0 | 0 | 0 | 0 |
| Differed Tax Liabilities | | | | | | | |
| TOTAL LIABILITIES | 86,74,163 | 78,43,408 | 68,87,716 | 58,01,917 | 63,50,926 | 69,40,330 | 75,72,798 |
| Share capital | 50,45,605 | 50,45,605 | 50,45,605 | 50,45,605 | 50,45,605 | 50,45,605 | 50,45,605 |
| Smart Grant -in-Aid | 1,47,05,070 | 1,47,05,070 | 1,47,05,070 | 1,47,05,070 | 1,47,05,070 | 1,47,05,070 | 1,47,05,070 |
| Reserves and Surplus | | | | | | | |
| Add: Opening Balance (P/L Account) | 0 | 6,25,141 | 24,04,387 | 53,13,633 | 93,59,061 | 1,44,91,884 | 2,05,71,565 |
| Profit & Loss) During the Year | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Appropriation - Dividend | | | | | | | |
| Total Reserves | 6,25,141 | 24,04,387 | 53,13,633 | 93,59,061 | 1,44,91,884 | 2,05,71,565 | 2,75,96,652 |
| TOTAL EQUITY | 2,03,75,816 | 2,21,55,062 | 2,50,64,308 | 2,91,09,736 | 3,42,42,560 | 4,03,22,241 | 4,73,47,327 |
| TOTAL LIABILITIES & EQUITY | 2,90,49,979 | 2,99,98,470 | 3,19,52,024 | 3,49,11,653 | 4,05,93,485 | 4,72,62,571 | 5,49,20,125 |
| CONTROL TICKER | | | | | | | |
| (=Liability - Asset) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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

8.1 Cash Flow Statement for the Project

| Sr. | Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|----------|-------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 1 | Operating Profit | | | | | | | |
| | Total Revenue | 20,51,29,766 | 22,67,08,680 | 24,93,97,521 | 27,37,88,474 | 29,99,95,030 | 32,80,36,688 | 35,81,32,524 |
| 2 | Equity/ Share capital | 50,45,605 | | | | | | |
| | Reinvestment | | | | | | | |
| 3 | Smart Grant -in-Aid | 1,47,05,070 | | | | | | |
| 4 | Long Term Loan | 49,01,690 | | | | | | |
| 5 | Short Term Loan | - | - | - | - | - | - | - |
| | Sub Total (A) | 22,97,82,132 | 22,67,08,680 | 24,93,97,521 | 27,37,88,474 | 29,99,95,030 | 32,80,36,688 | 35,81,32,524 |
| | Cash Outflow (Rs.) | | | | | | | |
| 1 | Capital Expenditure | | | | | | | |
| a | Land and Building | 1,28,00,000 | | | | | | |
| b | Machinery and Equipment | 1,17,08,450 | | | | | | |
| c | Furniture & Fixture | - | | | | | | |
| d | It Infrastructure | - | | | | | | |
| e | Vehicle | - | | | | | | |
| f | Preliminary Expenses | - | | | | | | |
| g | Investment in Bonds | | | | - | 1,00,00,000 | | |
| 2 | Expenditure | | | | | | | |
| a | Variable Cost | 19,88,02,479 | 21,94,15,895 | 24,11,01,331 | 26,44,06,771 | 28,94,40,002 | 31,63,15,538 | 34,51,55,028 |
| b | Fixed Cost | 15,33,088 | 16,09,742 | 17,00,152 | 18,07,586 | 19,37,888 | 21,01,128 | 23,14,741 |
| 3 | Loan Repayment | | | | | | | |
| | LTL - Principal | 5,90,630 | 12,82,845 | 14,31,294 | 15,96,922 | 0 | 0 | 0 |
| | LTL - Interest | 5,25,795 | 4,10,818 | 2,62,369 | 96,741 | (0) | (0) | (0) |
| | STL - Principal | - | - | - | - | - | - | - |
| | STL - Interest | - | - | - | - | - | - | - |
| 4 | Change In WC | 1,43,915 | 21,157 | 23,441 | 25,372 | 27,438 | 21,339 | 22,870 |
| 5 | Provision for Taxation | 3,08,034 | 6,56,849 | 10,06,991 | 13,66,422 | 17,15,137 | 20,21,232 | 23,30,034 |
| | Sub Total (B) | 22,64,12,391 | 22,33,97,307 | 24,55,25,578 | 26,92,99,814 | 30,31,20,465 | 32,04,59,238 | 34,98,22,672 |
| | Net Cash Flow (A-B) | 33,69,741 | 33,11,373 | 38,71,943 | 44,88,660 | (31,25,435) | 75,77,450 | 83,09,851 |
| | Opening Cash and Bank | | 33,69,741 | 66,81,113 | 1,05,53,056 | 1,50,41,716 | 1,19,16,281 | 1,94,93,731 |
| | Balance | 33,69,741 | 66,81,113 | 1,05,53,056 | 1,50,41,716 | 1,19,16,281 | 1,94,93,731 | 2,78,03,582 |

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

9.1 Internal Rate of Return

| Particular | Y0 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--------------------------------------|--------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|
| Profit after Tax & Dividend | | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Add: Depreciation | | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| Add: Preliminary expense written off | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Cash Accrual (A) | | 39,60,370 | 46,15,375 | 53,26,677 | 61,10,954 | 69,02,003 | 75,98,789 | 83,32,721 |
| Initial Investment/ Net Cash A | -2,46,52,365 | 39,60,370 | 46,15,375 | 53,26,677 | 61,10,954 | 69,02,003 | 75,98,789 | 83,32,721 |
| IRR | 13.96% | | | | | | | |
| Present Value Equivalent | | 0.88 | 0.77 | 0.68 | 0.59 | 0.52 | 0.46 | 0.40 |
| Present Value of Future Inflows | | 34,75,314 | 35,54,050 | 35,99,409 | 36,23,616 | 35,91,423 | 34,69,718 | 33,38,834 |
| Operating Net Cash Inflow | | | | | 2,46,52,365 | | | |

Present Capital Outflow 2,46,52,365

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 - Fruit Processing Unit | 20,38,62,566 | 22,52,94,960 | 24,78,25,797 | 27,20,46,480 | 29,80,69,668 | 32,60,15,058 | 35,60,09,812 |
| Facility 2 - Dal Mill Processing U | - | - | - | - | - | - | - |
| Facility 3 - Warehouse | 12,67,200 | 14,13,720 | 15,71,724 | 17,41,994 | 19,25,362 | 20,21,630 | 21,22,711 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Hor | - | - | - | - | - | - | - |
| Total Receipts | 20,51,29,766 | 22,67,08,680 | 24,93,97,521 | 27,37,88,474 | 29,99,95,030 | 32,80,36,688 | 35,81,32,524 |
| Total Variable Exp | 19,88,02,479 | 21,94,15,895 | 24,11,01,331 | 26,44,06,771 | 28,94,40,002 | 31,63,15,538 | 34,51,55,028 |
| Contribution | 63,27,287 | 72,92,784 | 82,96,190 | 93,81,703 | 1,05,55,028 | 1,17,21,150 | 1,29,77,495 |
| Total Fixed exp | 48,68,317 | 44,45,871 | 41,17,583 | 38,73,112 | 37,07,068 | 36,20,236 | 36,22,375 |
| BEP | 77% | 61% | 50% | 41% | 35% | 31% | 28% |

Average BEP 46.11%

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

9.3 Net Present Value

| Particular | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Profit after Tax & Dividend | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Add: Depreciation | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| off | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Cash Accrual (A) | 39,60,370 | 46,15,375 | 53,26,677 | 61,10,954 | 69,02,003 | 75,98,789 | 83,32,721 |
| PV Factor @ 10 % | 0.91 | 0.83 | 0.75 | 0.68 | 0.62 | 0.56 | 0.51 |
| Disc Cash Flow | 36,00,337 | 38,14,359 | 40,02,011 | 41,73,864 | 42,85,601 | 42,89,318 | 42,76,003 |

Total Discounted Cash Flows 2,84,41,494

Present Value of Outflow 2,46,52,365

NPV 37,89,128

Net present value is the present value of the cash flows at the required rate of return of your project compared to your initial investment. If the NPV of a project or investment is positive, it means that the discounted present value of all future cash flows related to that project or investment will be positive.

9.4 Return On Investments

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Net Profit | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Average net profit | 3942378.80 | | | | | | |
| Total Project cost | 24652365.30 | | | | | | |
| ROI | 15.99% | | | | | | |

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

9.5 Payback Period (In years) - Project

| Particulars | Y0 | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|----------------------------------|-------------|---------------|---------------|---------------|-------------|-----------|-----------|-----------|
| Initial Investment | 2,46,52,365 | | | | | | | |
| Profit after Tax & Dividend | | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Add: Depreciation | | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| Add: Preliminary exp Written off | | - | - | - | - | - | - | - |
| Net Cash Accrual (A) | | 39,60,370 | 46,15,375 | 53,26,677 | 61,10,954 | 69,02,003 | 75,98,789 | 83,32,721 |
| Cashflow - Initial Investment | | (2,06,91,995) | (1,60,76,620) | (1,07,49,943) | (46,38,989) | 22,63,014 | | |

Payback period (in years) - Project

4.67

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 | 6,25,141 | 17,79,246 | 29,09,246 | 40,45,428 | 51,32,823 | 60,79,681 | 70,25,086 |
| Add: Depreciation | 33,35,229 | 28,36,129 | 24,17,431 | 20,65,526 | 17,69,180 | 15,19,108 | 13,07,635 |
| Add: Amortization | - | - | - | - | - | - | - |
| Intverest on TL | 5,25,795 | 4,10,818 | 2,62,369 | 96,741 | (0) | (0) | (0) |
| Total | 44,86,165 | 50,26,193 | 55,89,046 | 62,07,696 | 69,02,003 | 75,98,789 | 83,32,721 |
| Total Annual EMI | 11,16,424 | 16,93,663 | 16,93,663 | 16,93,663 | - | - | - |
| Debt Service Coverage Ratio | 4.02 | 2.97 | 3.30 | 3.67 | 0.00 | 0.00 | 0.00 |

Average DSCR

1.99

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 - Fruit Processing Unit | 21,40,55,695 | 23,65,59,708 | 26,02,17,087 | 28,56,48,804 | 31,29,73,151 | 34,23,15,811 | 37,38,10,303 |
| Facility 2 - Dal Mill Processing U | - | - | - | - | - | - | - |
| Facility 3 - Warehouse | 13,30,560 | 14,84,406 | 16,50,310 | 18,29,094 | 20,21,630 | 21,22,711 | 22,28,847 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Hor | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Total Income | 21,53,86,255 | 23,80,44,114 | 26,18,67,397 | 28,74,77,898 | 31,49,94,781 | 34,44,38,522 | 37,60,39,150 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation) | 15,33,088 | 16,09,742 | 17,00,152 | 18,07,586 | 19,37,888 | 21,01,128 | 23,14,741 |
| Variable Cost | 20,87,42,603 | 21,94,15,895 | 24,11,01,331 | 26,44,06,771 | 28,94,40,002 | 31,63,15,538 | 34,51,55,028 |
| Total Operational Expenses | 21,02,75,691 | 22,10,25,638 | 24,28,01,483 | 26,62,14,357 | 29,13,77,889 | 31,84,16,666 | 34,74,69,769 |
| Net Income | 51,10,564 | 1,70,18,476 | 1,90,65,914 | 2,12,63,541 | 2,36,16,892 | 2,60,21,856 | 2,85,69,381 |

| Cost Variation (+5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Facility 1 - Fruit Processing Unit | 20,38,62,566 | 22,52,94,960 | 24,78,25,797 | 27,20,46,480 | 29,80,69,668 | 32,60,15,058 | 35,60,09,812 |
| Facility 2 - Dal Mill Processing U | - | - | - | - | - | - | - |
| Facility 3 - Warehouse | 12,67,200 | 14,13,720 | 15,71,724 | 17,41,994 | 19,25,362 | 20,21,630 | 21,22,711 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Hor | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Total Income | 20,51,29,766 | 22,67,08,680 | 24,93,97,521 | 27,37,88,474 | 29,99,95,030 | 32,80,36,688 | 35,81,32,524 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation) | 15,33,088 | 16,09,742 | 17,00,152 | 18,07,586 | 19,37,888 | 21,01,128 | 23,14,741 |
| Variable Cost | 20,87,42,603 | 23,03,86,690 | 25,31,56,398 | 27,76,27,110 | 30,39,12,002 | 33,21,31,315 | 36,24,12,780 |
| Total Operational Expenses | 21,02,75,691 | 23,19,96,432 | 25,48,56,550 | 27,94,34,695 | 30,58,49,890 | 33,42,32,443 | 36,47,27,520 |
| Net Income | (51,45,925) | (52,87,753) | (54,59,029) | (56,46,221) | (58,54,860) | (61,95,756) | (65,94,997) |

| Quantity Variation (-5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Facility 1 - Fruit Processing Unit | 19,36,69,438 | 21,40,30,212 | 23,54,34,507 | 25,84,44,156 | 28,31,66,184 | 30,97,14,305 | 33,82,09,322 |
| Facility 2 - Dal Mill Processing U | - | - | - | - | - | - | - |
| Facility 3 - Warehouse | 12,03,840 | 13,43,034 | 14,93,138 | 16,54,894 | 18,29,094 | 19,20,548 | 20,16,576 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Hor | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Total Income | 19,48,73,278 | 21,53,73,246 | 23,69,27,645 | 26,00,99,051 | 28,49,95,278 | 31,16,34,853 | 34,02,25,898 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation) | 15,33,088 | 16,09,742 | 17,00,152 | 18,07,586 | 19,37,888 | 21,01,128 | 23,14,741 |
| Variable Cost | 18,88,62,355 | 20,84,45,101 | 22,90,46,265 | 25,11,86,433 | 27,49,68,001 | 30,04,99,761 | 32,78,97,277 |
| Total Operational Expenses | 19,03,95,443 | 21,00,54,843 | 23,07,46,417 | 25,29,94,018 | 27,69,05,889 | 30,26,00,890 | 33,02,12,018 |
| Net Income | 44,77,835 | 53,18,403 | 61,81,228 | 71,05,033 | 80,89,389 | 90,33,964 | 1,00,13,880 |

| Cost Variation (-5%) | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Facility 1 - Fruit Processing Unit | 20,38,62,566 | 22,52,94,960 | 24,78,25,797 | 27,20,46,480 | 29,80,69,668 | 32,60,15,058 | 35,60,09,812 |
| Facility 2 - Dal Mill Processing U | - | - | - | - | - | - | - |
| Facility 3 - Warehouse | 12,67,200 | 14,13,720 | 15,71,724 | 17,41,994 | 19,25,362 | 20,21,630 | 21,22,711 |
| Facility 4 - Custom Hiring | - | - | - | - | - | - | - |
| Facility 5 - Agri Input Centre | - | - | - | - | - | - | - |
| Facility 6 - Processing Unit - Hor | - | - | - | - | - | - | - |
| 0 | - | - | - | - | - | - | - |
| Total Income | 20,51,29,766 | 22,67,08,680 | 24,93,97,521 | 27,37,88,474 | 29,99,95,030 | 32,80,36,688 | 35,81,32,524 |
| Expenditure | | | | | | | |
| Fixed Cost (Excl. of Depreciation) | 15,33,088 | 16,09,742 | 17,00,152 | 18,07,586 | 19,37,888 | 21,01,128 | 23,14,741 |
| Variable Cost | 18,88,62,355 | 20,84,45,101 | 22,90,46,265 | 25,11,86,433 | 27,49,68,001 | 30,04,99,761 | 32,78,97,277 |
| Total Operational Expenses | 19,03,95,443 | 21,00,54,843 | 23,07,46,417 | 25,29,94,018 | 27,69,05,889 | 30,26,00,890 | 33,02,12,018 |
| Net Income | 1,47,34,323 | 1,66,53,837 | 1,86,51,104 | 2,07,94,456 | 2,30,89,140 | 2,54,35,798 | 2,79,20,506 |

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assumed 5% (+,-) while calculating sensitivity analysis

Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

| Particulars | No. |
|---|-------------|
| Total No.of Members Cultivating F & V | 710 |
| Total No.of Non-members Cultivating F & V | 0 |
| Total | 710 |
| Average Land Holding per member(Acre) | 3 |
| Total Cultivated Land Under F & V (Acre) | 2130 |

11.2 Statement Showing Area,production,productivity and marketable Surplus of Crops

| Season | Crop | Cultivation In (%) | Total Land under Cultivaion (In Acres) | Yield/Acres (In Quintals) | Total Production (In Quintals) | Consumption in (%) | Marketable Surplus (In Quintals) |
|---|------------------------|--------------------|---|---------------------------|--------------------------------|--------------------|-----------------------------------|
| Area Under Vegetables in Rabbi Season (In Acres) | | 2130 | | | | | |
| Rabbi | Sweet Lime Rabi Season | 50% | 1065 | 50 | 53250 | 0% | 53250 |
| | | 0% | 0 | | 0 | 0% | 0 |
| | | 0% | 0 | | 0 | 0% | 0 |
| Area Under Vegetables in Summer Season (In Acres) | | 2130 | | | | | |
| Kharif | Sweet Lime Summer | 50% | 1065 | 40 | 42600 | 0% | 42600 |
| | | 0% | 0 | | 0 | 0% | 0 |
| | | 0% | 0 | | 0 | 0% | 0 |
| | | 0% | 0 | | 0 | 0% | 0 |
| Area Under Fruit Crops (In Acres) | Pomegranate | 0% | 0 | | 0 | 5% | 0 |
| | Custard Apple | 0% | 0 | | 0 | 0% | 0 |
| | Guava | 0% | 0 | | 0 | 0% | 0 |
| | Citrus | 0% | 0 | | 0 | 0% | 0 |

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

11.3 Quantity of Marketable Surplus Produce Considered for Fruit Processing Unit

| Particulars | 100% | 105% | 110% | 115% | 120% | 125% | 130% |
|------------------------|-------|---------|-------|---------|-------|---------|-------|
| | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| <i>Rabi season</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sweet Lime Rabi Season | 53250 | 55912.5 | 58575 | 61237.5 | 63900 | 66562.5 | 69225 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Kharif season</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sweet Lime Summer | 42600 | 44730 | 46860 | 48990 | 51120 | 53250 | 55380 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

11.4 Quantity of Marketable Surplus Produce Considered for Trading Business

| Particulars | 0% | 0% | 0% | 5% | 10% | 15% | 20% |
|------------------------|----|----|----|----|-----|-----|-----|
| | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| Rabi season | 0 | | | | | | |
| 0 | 0 | | | | | | |
| Sweet Lime Rabi Season | 0 | | | | | | |
| 0 | 0 | | | | | | |
| Kharif season | 0 | | | | | | |
| Sweet Lime Summer | 0 | | | | | | |
| 0 | 0 | | | | | | |
| 0 | 0 | | | | | | |

11.5 Crop-wise Area Considered for Agri Input Service Centre

| Particulars | 0% | 0.0% | 0.0% | 5.0% | 10.0% | 15.0% | 20.0% |
|------------------------|----|------|------|------|-------|-------|-------|
| | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
| Rabi season | 0 | | | | | | |
| 0 | 0 | | | | | | |
| Sweet Lime Rabi Season | 0 | | | | | | |
| 0 | 0 | | | | | | |
| Kharif season | 0 | | | | | | |
| Sweet Lime Summer | 0 | | | | | | |
| 0 | 0 | | | | | | |
| 0 | 0 | | | | | | |
| 0 | 0 | | | | | | |

Assumptions:

- 1 100% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
- 2 0% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
- 3 0% of total land of members is considered for Agri input service centre business

Facility 1 - Fruit Processing
12.1 Producers/ Capacity Utilization

Tentative Wastage Percentage

Capacity 70 Quintal/Hour
No. of Hours 8

| Commodity | Percentage |
|----------------------|------------|
| Grains | 3% |
| Fruit and Vegetables | 5% |

| Particulars | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|---|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| No.of Operation Days | 171 | 180 | 188 | 197 | 205 | 214 | 223 |
| Fruit & Vegetables Crop Production Details | | | | | | | |
| Sweet Lime Rabi Season | 53,250 | 55,913 | 58,575 | 61,238 | 63,900 | 66,563 | 69,225 |
| Sweet Lime Summer | 42,600 | 44,730 | 46,860 | 48,990 | 51,120 | 53,250 | 55,380 |
| Total F & V Quantity to be Processed | 95,850 | 1,00,643 | 1,05,435 | 1,10,228 | 1,15,020 | 1,19,813 | 1,24,605 |
| Net Input | | | | | | | |
| Sweet Lime Rabi Season | 53,250 | 55,913 | 58,575 | 61,238 | 63,900 | 66,563 | 69,225 |
| Sweet Lime Summer | 42,600 | 44,730 | 46,860 | 48,990 | 51,120 | 53,250 | 55,380 |
| Net Output | | | | | | | |
| Sweet Lime Rabi Season | 50,587.50 | 53,116.88 | 55,646.25 | 58,175.63 | 60,705.00 | 63,234.38 | 65,763.75 |
| Sweet Lime Summer | 40,470.00 | 42,493.50 | 44,517.00 | 46,540.50 | 48,564.00 | 50,587.50 | 52,611.00 |
| Total | 91,057.50 | 95,610.38 | 1,00,163.25 | 1,04,716.13 | 1,09,269.00 | 1,13,821.88 | 1,18,374.75 |

12.2 Facility 1 - Profit and loss of Trading

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

| Particulars | Rate | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | |
|----------------------------|----------|--------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Revenue | | | | | | | | | |
| Sweet Lime Rabi Season | Quintals | 2,200 | 11,10,14,269 | 12,26,85,374 | 13,49,54,642 | 14,81,44,123 | 16,23,15,166 | 17,75,32,952 | 19,38,66,729 |
| Sweet Lime Summer | Quintals | 2,300 | 9,28,48,298 | 10,26,09,586 | 11,28,71,155 | 12,39,02,357 | 13,57,54,502 | 14,84,82,105 | 16,21,43,083 |
| Total Revenue | | | 20,38,62,566 | 22,52,94,960 | 24,78,25,797 | 27,20,46,480 | 29,80,69,668 | 32,60,15,058 | 35,60,09,812 |
| Expenses | | | | | | | | | |
| Variable Cost | | | | | | | | | |
| Sweet Lime Rabi | Quintals | 1,960 | 10,43,70,000 | 11,50,67,925 | 12,65,74,718 | 13,89,44,519 | 15,22,34,865 | 16,65,06,883 | 18,18,25,517 |
| Sweet Lime Kharif | Quintals | 2,100 | 8,94,60,000 | 9,86,29,650 | 10,84,92,615 | 11,90,95,302 | 13,04,87,027 | 14,27,20,186 | 15,58,50,443 |
| Daily Labour | 3 | 600 | 3,08,089 | 3,39,668 | 3,73,635 | 4,10,150 | 4,49,381 | 4,91,511 | 5,36,730 |
| Oil | 0.20 | 100 | 1,82,115 | 2,00,782 | 2,20,860 | 2,42,444 | 2,65,634 | 2,90,538 | 3,17,267 |
| Dry Powder | 1 | 80 | 72,846 | 80,313 | 88,344 | 96,978 | 1,06,254 | 1,16,215 | 1,26,907 |
| Gunny Packaging Bags/100 | 95,850 | 30 | 28,75,500 | 30,19,275 | 31,70,239 | 33,28,751 | 34,95,188 | 36,69,948 | 38,53,445 |
| Transporation Cost/100 Kg | 95,850 | 18 | 17,25,300 | 18,11,565 | 19,02,143 | 19,97,250 | 20,97,113 | 22,01,969 | 23,12,067 |
| Add: Opening Stock | | | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 |
| Less: Closing Stock | | | 4,93,171 | 5,43,344 | 5,97,301 | 6,55,295 | 7,17,596 | 7,84,488 | 8,56,276 |
| Total Variable Cost | | | 19,85,00,679 | 21,90,99,005 | 24,07,68,597 | 26,40,57,400 | 28,90,73,162 | 31,59,30,356 | 34,47,50,587 |
| Fixed Cost | | | | | | | | | |
| Machine Operator | 1 | 22,000 | 2,64,000 | 2,77,200 | 2,91,060 | 3,05,613 | 3,20,894 | 3,36,938 | 3,53,785 |
| Helper | 2 | 15,000 | 1,80,000 | 1,89,000 | 2,08,373 | 2,41,217 | 2,93,201 | 3,74,207 | 5,01,473 |
| Electricity AMC | 12 | 110 | 1,320 | 1,386 | 1,455 | 1,528 | 1,604 | 1,685 | 1,769 |
| Total Fixed Cost | | | 4,45,320 | 4,67,586 | 5,00,888 | 5,48,358 | 6,15,699 | 7,12,830 | 8,57,027 |
| Total Expenses | | | 19,89,45,999 | 21,95,66,591 | 24,12,69,485 | 26,46,05,758 | 28,96,88,861 | 31,66,43,186 | 34,56,07,615 |
| Operaing Income | | | 49,16,567 | 57,28,368 | 65,56,312 | 74,40,722 | 83,80,807 | 93,71,871 | 1,04,02,197 |

1. Inflation is assumed to be 5% annually.

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of trading 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 **1,100.00** MT

No.of Month 12

| Particular | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|--|--------|--------|--------|--------|--------|--------|--------|
| Capacity Utilisation | 80% | 85% | 90% | 95% | 100% | 100% | 100% |
| Total Quantity Stored per Annum | 10,560 | 11,220 | 11,880 | 12,540 | 13,200 | 13,200 | 13,200 |

14.2 Facility 3 - Profit and loss of Warehouse

| Particulars | Unit | Rate | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 |
|----------------------------------|------|--------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Vegetable | | | | | | | | | |
| Storage Charges per MT per Month | | 120 | 12,67,200 | 14,13,720 | 15,71,724 | 17,41,994 | 19,25,362 | 20,21,630 | 21,22,711 |
| Total Revenue | | | 12,67,200 | 14,13,720 | 15,71,724 | 17,41,994 | 19,25,362 | 20,21,630 | 21,22,711 |
| Expenses | | | | | | | | | |
| Variable Cost | | | | | | | | | |
| Dunnage | MT | 15 | 66,000 | 69,300 | 72,765 | 76,403 | 80,223 | 84,235 | 88,446 |
| Fumigation | MT | 10 | 1,32,000 | 1,38,600 | 1,45,530 | 1,52,807 | 1,60,447 | 1,68,469 | 1,76,893 |
| Electricity | | 150 | 1,800 | 1,890 | 1,985 | 2,084 | 2,188 | 2,297 | 2,412 |
| Labour wages | | 8,500 | 1,02,000 | 1,07,100 | 1,12,455 | 1,18,078 | 1,23,982 | 1,30,181 | 1,36,690 |
| Total Variable Cost | | | 3,01,800 | 3,16,890 | 3,32,735 | 3,49,371 | 3,66,840 | 3,85,182 | 4,04,441 |
| Fixed Cost | | | | | | | | | |
| Warehouse Manager | 1 | 12,000 | 1,44,000 | 1,51,200 | 1,58,760 | 1,66,698 | 1,75,033 | 1,83,785 | 1,92,974 |
| Total Fixed Cost | | | 1,44,000 | 1,51,200 | 1,58,760 | 1,66,698 | 1,75,033 | 1,83,785 | 1,92,974 |
| Total Expenses | | | 4,45,800 | 4,68,090 | 4,91,495 | 5,16,069 | 5,41,873 | 5,68,966 | 5,97,415 |
| Operating profit | | | 8,21,400 | 9,45,630 | 10,80,230 | 12,25,925 | 13,83,489 | 14,52,664 | 15,25,297 |

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.