

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 Frutis & 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, Clis, 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 CBO members and officials / experts.
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and other infrastructure properly.
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
- 5.0 Please write down assumptions clearly for each business activity (example- produce aggregation and bulk marketing in the form of % in Y-1, Y-2.....)

4.0 Colour codes used

Colour code Description

/ Need to change/Place Values Manually

/ Need to change figures subject to

5.0 Guidance note for using calculator

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

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,59,74,204	60%	95,84,522
2	Machinery and Equipment	70,38,117	60%	42,22,870
3	Furniture and Fixture	1,50,000	60%	90,000
4	IT & It Infrastructure	1,00,000	60%	60,000
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	7,83,047		
Total		2,40,95,368		1,39,87,393

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	1,39,87,393
2	Bank Finance - Long Term Loan	35%	81,41,812
3	Own Contribution	Balance	19,66,163
Total			2,40,95,368

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)	44.50%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	20.54%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.65%	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)	40,78,197	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	4.54	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	5.98	Project Viable	DSCR shall be more than 2 for better performing project. >2

3.1 Schedule of General Admin Expenses

Particulars	Unit	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Manager	No.	40,000	5,28,000	5,30,000	6,28,500	7,02,768	7,22,443	7,30,340								54,39,847
Accountant	No.	25,000	3,50,000	3,50,000	3,50,000	4,36,250	4,36,153	4,36,250								34,81,553
Wardman	No.	13,000	1,70,000	1,70,000	1,70,000	2,00,000	2,00,000	2,00,000								14,10,000
Telephone and internet Exp	Months	2,500	30,000	33,000	36,000	43,000	46,315	53,147								3,14,805
Office Electricity Exp	Months	3,500	42,000	46,200	50,800	55,900	61,441	67,441								4,44,163
Printing & Stationary	Months	1,000	12,000	13,200	14,400	17,500	19,200	21,250								1,37,850
Land Lease	Months	5,833	70,000	80,000	90,000	1,00,000	1,10,000	1,20,000								6,60,000
Misc. expenses	Months	2,000	3,00,000	3,30,000	3,60,000	4,20,000	4,80,000	5,40,000								24,90,000
Audit and Legal Compliances expd	Months	80,000	80,000	80,000	80,000	80,000	80,000	80,000								6,40,000
Insurance	Months	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000								8,00,000
Advertisement	Months	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000								8,00,000
Repairs & maintenance	%	18,60,986	20,47,084	22,51,793	24,76,972	27,34,669	29,97,136	32,06,830								2,16,14,377
Total Admin Expense		36,86,986	40,28,684	44,66,552	49,14,208	54,05,629	59,45,192	65,37,711								4,46,14,113

3.2 Depreciation

Particulars	As per companies Act												As per I.T. Act				
	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X14	X15	X16	X17
Building																	
Asset Value	1,59,74,204	1,54,67,822	1,49,61,439	1,44,55,057	1,39,48,675	1,34,42,293	1,29,35,910	1,24,29,528	1,19,23,147	1,14,16,765	1,09,10,383	1,04,03,999	98,97,617	93,91,235	88,84,853	83,78,471	78,72,089
Depreciation	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382	3,06,382
Accumulated Depreciation	3,06,382	6,12,764	9,19,147	12,25,529	15,31,911	18,38,293	21,44,675	24,51,057	27,57,439	30,63,821	33,70,203	36,76,585	39,82,967	42,89,349	45,95,731	49,02,113	52,08,495
Net Fixed Assets	1,54,67,822	1,49,61,439	1,44,55,057	1,39,48,675	1,34,42,293	1,29,35,910	1,24,29,528	1,19,23,147	1,14,16,765	1,09,10,383	1,04,03,999	98,97,617	93,91,235	88,84,853	83,78,471	78,72,089	73,65,707
Plant and Machinery																	
Asset Value	70,38,117	65,92,604	61,47,091	57,01,578	52,56,066	48,10,553	43,65,040	39,19,527	34,74,014	30,28,501	25,82,988	21,37,475	16,91,962	12,46,449	8,00,936	3,55,423	1,00,910
Depreciation	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513	4,45,513
Accumulated Depreciation	4,45,513	8,91,026	13,36,539	17,82,052	22,27,565	26,73,078	31,18,591	35,64,104	40,09,617	44,55,130	49,00,643	53,46,156	57,91,669	62,37,182	66,82,695	71,28,208	75,73,721
Net Fixed Assets	65,92,604	61,47,091	57,01,578	52,56,066	48,10,553	43,65,040	39,19,527	34,74,014	30,28,501	25,82,988	21,37,475	16,91,962	12,46,449	8,00,936	3,55,423	1,00,910	1,00,910
Furniture and Electrification																	
Asset Value	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000
Depreciation	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Accumulated Depreciation	15,000	30,000	45,000	60,000	75,000	90,000	1,05,000	1,20,000	1,35,000	1,50,000	1,65,000	1,80,000	1,95,000	2,10,000	2,25,000	2,40,000	2,55,000
Net Fixed Assets	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000	1,35,000
Vehicle																	
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT Infrastructure																	
Asset Value	1,00,000	90,000	80,000	70,000	60,000	50,000	40,000	30,000	20,000	10,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
Depreciation	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Accumulated Depreciation	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	1,00,000	1,10,000	1,20,000	1,30,000	1,40,000	1,50,000	1,60,000	1,70,000
Net Fixed Assets	90,000	80,000	70,000	60,000	50,000	40,000	30,000	20,000	10,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
Gross Fixed Asset	2,31,62,331	2,22,85,125	2,13,08,531	2,03,31,636	1,93,54,741	1,83,77,846	1,74,00,951	1,64,24,056	1,54,47,161	1,44,70,266	1,34,93,371	1,25,16,476	1,15,39,581	1,05,62,686	95,85,791	86,08,896	76,32,001
Total Depreciation	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Accumulated Depreciation	9,76,895	19,53,790	29,30,685	39,07,580	48,84,475	58,61,370	68,38,265	78,15,160	87,92,055	97,68,950	1,07,45,845	1,17,22,740	1,26,99,635	1,36,76,530	1,46,53,425	1,56,30,320	1,66,07,215
Net Fixed Assets	2,22,85,436	2,13,08,531	2,03,31,636	1,93,54,741	1,83,77,846	1,74,00,951	1,64,24,056	1,54,47,161	1,44,70,266	1,34,93,371	1,25,16,476	1,15,39,581	1,05,62,686	95,85,791	86,08,896	76,32,001	66,55,106

Amortization Straight Line
 Method (SLM) is used
 Company Act IT Act

Depreciation Straight Line Method (SLM) is used	SLM	WDV
Land	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: Strati-4 Line Method (SLM) is used	20%	20%
Pre-operative or pre-incubation		

3.3. Amortization Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Preliminary Expenses	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	63,05,525	38,97,409	48,25,023	58,23,721	68,97,718	78,77,988	89,14,306
Add Depreciation as per companies	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Less Depreciation as per IT Act	27,08,138	23,72,538	20,83,216	18,32,437	16,14,154	14,33,636	12,96,836
Taxable Income	45,74,282	25,01,766	37,18,702	49,68,189	62,60,459	74,41,247	86,94,365
Provision of Taxes	11,89,313	6,50,475	9,66,863	12,91,727	16,27,538	19,32,119	22,44,909

Maximum Tax rate

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	81,41,812
Interest rate /PA	11%
Loan Tenure in years	7
Moratorium Period (In Months)	6
EMI	Rs. 1,46,566.25

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	81,41,812	74,633	-	74,633	81,41,812
	Month 2	81,41,812	74,633	-	74,633	81,41,812
	Month 3	81,41,812	74,633	-	74,633	81,41,812
	Month 4	81,41,812	74,633	-	74,633	81,41,812
	Month 5	81,41,812	74,633	-	74,633	81,41,812
	Month 6	81,41,812	74,633	-	74,633	81,41,812
	Month 7	81,41,812	74,633	71,933	1,46,566	80,69,879
	Month 8	80,69,879	73,974	72,592	1,46,566	79,97,287
	Month 9	79,97,287	73,308	73,258	1,46,566	79,24,629
	Month 10	79,24,629	72,637	73,929	1,46,566	78,50,100
	Month 11	78,50,100	71,959	74,607	1,46,566	77,75,493
	Month 12	77,75,493	71,275	75,291	1,46,566	77,00,702
Year 2	Month 13	77,00,702	70,585	75,981	1,46,566	76,24,221
	Month 14	76,24,221	69,889	76,678	1,46,566	75,47,543
	Month 15	75,47,543	69,186	77,380	1,46,566	74,70,163
	Month 16	74,70,163	68,476	78,090	1,46,566	73,92,073
	Month 17	73,92,073	67,761	78,806	1,46,566	73,13,268
	Month 18	73,13,268	67,038	79,528	1,46,566	72,33,740
	Month 19	72,33,740	66,309	80,257	1,46,566	71,53,483
	Month 20	71,53,483	65,574	80,993	1,46,566	70,72,490
	Month 21	70,72,490	64,831	81,735	1,46,566	69,90,755
	Month 22	69,90,755	64,082	82,484	1,46,566	69,08,271
	Month 23	69,08,271	63,326	83,240	1,46,566	68,25,030
	Month 24	68,25,030	62,563	84,003	1,46,566	67,41,027
Year 3	Month 25	67,41,027	61,793	84,774	1,46,566	66,56,253
	Month 26	66,56,253	61,016	85,551	1,46,566	65,70,703
	Month 27	65,70,703	60,231	86,335	1,46,566	64,84,368
	Month 28	64,84,368	59,440	87,126	1,46,566	63,97,242
	Month 29	63,97,242	58,641	87,925	1,46,566	63,09,317
	Month 30	63,09,317	57,835	88,731	1,46,566	62,20,586
	Month 31	62,20,586	57,022	89,544	1,46,566	61,31,042
	Month 32	61,31,042	56,201	90,365	1,46,566	60,40,677
	Month 33	60,40,677	55,373	91,193	1,46,566	59,49,483
	Month 34	59,49,483	54,537	92,029	1,46,566	58,57,454
	Month 35	58,57,454	53,693	92,873	1,46,566	57,64,581
	Month 36	57,64,581	52,842	93,724	1,46,566	56,70,887
Year 4	Month 37	56,70,887	51,983	94,583	1,46,566	55,76,273
	Month 38	55,76,273	51,116	95,450	1,46,566	54,80,823
	Month 39	54,80,823	50,241	96,325	1,46,566	53,84,497
	Month 40	53,84,497	49,358	97,208	1,46,566	52,87,289
	Month 41	52,87,289	48,467	98,099	1,46,566	51,89,190
	Month 42	51,89,190	47,568	98,999	1,46,566	50,90,191
	Month 43	50,90,191	46,660	99,906	1,46,566	49,90,285
	Month 44	49,90,285	45,744	1,00,822	1,46,566	48,89,463
	Month 45	48,89,463	44,820	1,01,746	1,46,566	47,87,717
	Month 46	47,87,717	43,887	1,02,679	1,46,566	46,85,038
	Month 47	46,85,038	42,946	1,03,620	1,46,566	45,81,418
	Month 48	45,81,418	41,996	1,04,570	1,46,566	44,76,848
Year 5	Month 49	44,76,848	41,038	1,05,528	1,46,566	43,71,319
	Month 50	43,71,319	40,070	1,06,496	1,46,566	42,64,823
	Month 51	42,64,823	39,094	1,07,472	1,46,566	41,57,351
	Month 52	41,57,351	38,109	1,08,457	1,46,566	40,48,894
	Month 53	40,48,894	37,116	1,09,451	1,46,566	39,39,443
	Month 54	39,39,443	36,112	1,10,455	1,46,566	38,28,988
	Month 55	38,28,988	35,099	1,11,467	1,46,566	37,17,521
	Month 56	37,17,521	34,077	1,12,489	1,46,566	36,05,032
	Month 57	36,05,032	33,046	1,13,520	1,46,566	34,91,512
	Month 58	34,91,512	32,006	1,14,561	1,46,566	33,76,951
	Month 59	33,76,951	30,955	1,15,611	1,46,566	32,61,340
	Month 60	32,61,340	29,896	1,16,671	1,46,566	31,44,670
Year 6	Month 61	31,44,670	28,826	1,17,740	1,46,566	30,26,930
	Month 62	30,26,930	27,747	1,18,819	1,46,566	29,08,110
	Month 63	29,08,110	26,658	1,19,909	1,46,566	27,88,202
	Month 64	27,88,202	25,559	1,21,008	1,46,566	26,67,194
	Month 65	26,67,194	24,449	1,22,117	1,46,566	25,45,077
	Month 66	25,45,077	23,330	1,23,236	1,46,566	24,21,840
	Month 67	24,21,840	22,200	1,24,366	1,46,566	22,97,474
	Month 68	22,97,474	21,060	1,25,506	1,46,566	21,71,968
	Month 69	21,71,968	19,910	1,26,657	1,46,566	20,45,312
	Month 70	20,45,312	18,749	1,27,818	1,46,566	19,17,494

	Month 71	19,17,494	17,577	1,28,089	1,46,566	17,88,505
	Month 72	17,88,505	16,395	1,30,172	1,46,566	16,58,333
Year 7	Month 73	16,58,333	15,201	1,31,365	1,46,566	15,26,969
	Month 74	15,26,969	13,997	1,32,569	1,46,566	13,94,399
	Month 75	13,94,399	12,782	1,33,784	1,46,566	12,60,615
	Month 76	12,60,615	11,556	1,35,011	1,46,566	11,25,605
	Month 77	11,25,605	10,318	1,36,248	1,46,566	9,89,356
	Month 78	9,89,356	9,069	1,37,497	1,46,566	8,51,859
	Month 79	8,51,859	7,809	1,38,758	1,46,566	7,13,102
	Month 80	7,13,102	6,537	1,40,029	1,46,566	5,73,072
	Month 81	5,73,072	5,253	1,41,313	1,46,566	4,31,759
	Month 82	4,31,759	3,958	1,42,608	1,46,566	2,89,151
	Month 83	2,89,151	2,651	1,43,916	1,46,566	1,45,235
	Month 84	1,45,235	1,331	1,45,235	1,46,566	(0)

3738155.08

8141812.35

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.

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			34,55,463	38,87,395	43,53,883	48,57,300	54,00,175	59,85,194
Horticulture Processing			-	-	-	-	-	-
Total			34,55,463	38,87,395	43,53,883	48,57,300	54,00,175	59,85,194
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	-	-	-	-	-	-
Grain Processing	5%	34,55,463	38,87,395	43,53,883	48,57,300	54,00,175	59,85,194	66,15,215
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		34,55,463	38,87,395	43,53,883	48,57,300	54,00,175	59,85,194	66,15,215

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)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
A	Accounts Receivables (Debtors)									
1	Agri Input		-	-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-	-
3	Cleaning & Grading	15	31,66,892	35,57,970	39,84,870	44,45,621	49,42,484	54,77,920	60,54,543	
4	Dal Mill		-	-	-	-	-	-	-	
5	Warehouse		-	-	-	-	-	-	-	
6	Processing Unit - Horti Commodity		-	-	-	-	-	-	-	
	Subtotal		31,66,892	35,57,970	39,84,870	44,45,621	49,42,484	54,77,920	60,54,543	
B	Closing Stock		34,55,463	38,87,395	43,53,883	48,57,300	54,00,175	59,85,194	66,15,215	
	Total		66,22,054	74,45,315	83,38,753	93,02,921	1,03,42,659	1,14,63,114	1,26,69,758	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input		-	-	-	-	-	-	-	
2	Custom Hiring		-	-	-	-	-	-	-	
3	Cleaning & Grading	15	27,06,821	31,87,179	35,70,350	39,83,871	44,29,818	49,10,400	54,27,965	
4	Dal Mill		-	-	-	-	-	-	-	
5	Warehouse		-	-	-	-	-	-	-	
	Processing Unit - Horti Commodity		-	-	-	-	-	-	-	
	Total		27,06,821	31,87,179	35,70,350	39,83,871	44,29,818	49,10,400	54,27,965	
D	Working Capital		39,15,234	42,58,136	47,68,403	53,19,050	59,12,842	65,52,715	72,41,793	
	Own Contribution	20%	7,83,047							

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 goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business.

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	7,70,53,736	8,65,76,045	9,69,65,170	10,81,76,768	12,07,67,113	13,32,96,050	14,73,27,213
Facility 3 - Warehouse	14,40,000	16,63,200	19,05,120	21,67,074	24,50,461	25,72,984	27,01,633
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	7,84,93,736	8,82,39,245	9,88,70,290	11,03,43,842	12,27,17,574	13,58,69,034	15,00,28,846
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	6,58,65,972	7,75,54,681	8,68,78,520	9,60,40,856	10,77,92,230	11,94,86,389	13,20,80,483
Facility 3 - Warehouse	4,10,400	4,30,920	4,52,466	4,75,089	4,98,844	5,23,786	5,49,975
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	6,62,76,372	7,79,85,601	8,73,30,986	9,74,15,946	10,82,91,074	12,00,10,175	13,26,30,458
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Total Fixed Cost	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Total Cost	6,99,63,358	8,20,44,285	9,17,97,539	10,23,30,154	11,36,96,702	12,59,55,366	13,91,68,169
Profit Before Depreciation ,Interest and Tax	85,30,378	61,94,960	70,72,752	80,13,689	90,20,871	99,13,668	1,08,60,678
Depreciation	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	75,43,483	52,08,065	60,85,857	70,26,794	80,33,976	89,36,773	98,83,782
Interest on Term loan	12,37,958	13,10,596	12,60,833	12,03,072	11,36,158	10,58,785	9,69,477
Profit Before Tax	63,05,525	38,97,469	48,25,023	58,23,721	68,97,818	78,77,988	89,14,306
Less: Tax	11,89,313	6,50,475	9,66,863	12,91,727	16,27,738	19,32,119	22,44,909
Profit After Tax	51,16,212	32,46,994	38,58,161	45,31,995	52,70,081	59,45,869	66,69,397
Cumulative Profit	51,16,212	83,63,206	1,22,21,366	1,67,53,361	2,20,23,442	2,79,69,311	3,46,38,708

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	64,44,543	97,19,257	1,34,94,143	1,78,19,024	2,27,43,821	2,81,80,249	3,41,68,208
Accounts Receivables							
Other Current Assets							
Total Current Assets	64,44,543	97,19,257	1,34,94,143	1,78,19,024	2,27,43,821	2,81,80,249	3,41,68,208
Gross Fixed Assets	2,32,62,321	2,22,85,426	2,13,08,531	2,03,31,636	1,93,54,741	1,83,77,846	1,74,00,951
Less: Depreciation	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Net Fixed Assets	2,22,85,426	2,13,08,531	2,03,31,636	1,93,54,741	1,83,77,846	1,74,00,951	1,64,24,055
Preliminary & Pre- operative Expense	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	2,87,69,969	3,10,57,788	3,38,45,778	3,71,83,764	4,11,21,667	4,55,81,200	5,05,92,263
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	77,00,202	67,41,027	56,70,857	44,76,848	31,44,670	16,58,333	0
Differed Tax Liabilities							
TOTAL LIABILITIES	77,00,202	67,41,027	56,70,857	44,76,848	31,44,670	16,58,333	0
Share capital	19,66,163	19,66,163	19,66,163	19,66,163	19,66,163	19,66,163	19,66,163
Smart Grant -in-Aid	1,39,87,393	1,39,87,393	1,39,87,393	1,39,87,393	1,39,87,393	1,39,87,393	1,39,87,393
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	51,16,212	83,63,206	1,22,21,366	1,67,53,361	2,20,23,442	2,79,69,311
Profit & Loss During the Year	51,16,212	32,46,994	38,58,161	45,31,995	52,70,081	59,45,869	66,69,397
Appropriation - Dividend							
Total Reserves	51,16,212	83,63,206	1,22,21,366	1,67,53,361	2,20,23,442	2,79,69,311	3,46,38,708
TOTAL EQUITY	2,10,69,767	2,43,16,761	2,81,74,922	3,27,06,917	3,79,76,997	4,39,22,866	5,05,92,263
TOTAL LIABILITIES & EQUITY	2,87,69,969	3,10,57,788	3,38,45,778	3,71,83,764	4,11,21,667	4,55,81,200	5,05,92,263
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 period. A projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier for 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	7,84,93,736	8,82,39,245	9,88,70,290	11,03,43,842	12,27,17,574	13,58,69,034	15,00,28,846
2 Equity/ Share capital	19,66,163						
Reinvestment							
3 Smart Grant -in-Aid	1,39,87,393						
4 Long Term Loan	81,41,812						
5 Short Term Loan	29,36,425	42,58,136	47,68,403	53,19,050	59,12,842	65,52,715	72,41,793
Sub Total (A)	10,55,25,528	9,24,97,381	10,36,38,693	11,56,62,893	12,86,30,415	14,24,21,748	15,72,70,639
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	1,59,74,204						
b Machinery and Equipment	70,38,117						
c Furniture & Fixture	1,50,000						
d It Infrastructure	1,00,000						
e Vehicle	-						
f Preliminary Expenses	50,000						
2 Operational Expenditure							
a Variable Cost	6,62,76,372	7,79,85,601	8,73,30,986	9,74,15,946	10,82,91,074	12,00,10,175	13,26,30,458
b Fixed Cost	36,86,986	40,58,684	44,66,553	49,14,308	54,05,629	59,45,192	65,37,711
3 Loan Repayment							
LTL - Principal	4,41,610	9,59,175	10,70,170	11,94,009	13,32,178	14,86,336	16,58,333
LTL - Interest	8,85,587	7,99,620	6,88,625	5,64,780	4,26,617	2,72,459	1,00,462
STL - Principal	29,36,425	42,58,136	47,68,403	53,19,050	59,12,842	65,52,715	72,41,793
STL - Interest	3,52,371	5,10,976	5,72,208	6,38,286	7,09,541	7,86,326	8,69,015
4 Tax	11,89,313	6,50,475	9,66,863	12,91,727	16,27,738	19,32,119	22,44,909
Sub Total (B)	9,90,80,985	8,92,22,668	9,98,63,807	11,13,38,012	12,37,05,618	13,69,85,321	15,12,82,680
Net Cash Flow (A-B)	64,44,543	32,74,714	37,74,886	43,24,881	49,24,798	54,36,428	59,87,959
Opening Cash and Bank		64,44,543	97,19,257	1,34,94,143	1,78,19,024	2,27,43,821	2,81,80,249
Cumulative Cash Balance	64,44,543	97,19,257	1,34,94,143	1,78,19,024	2,27,43,821	2,81,80,249	3,41,68,208

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 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		51,16,211.55	32,46,994.06	38,58,160.82	45,31,994.79	52,70,080.71	59,45,869.03	66,69,396.80
Add: Depreciation		9,76,895.07	9,76,895.07	9,76,895.07	9,76,895.07	9,76,895.07	9,76,895.07	9,76,895.07
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)		61,03,106.63	42,33,889.13	48,45,055.89	55,18,889.87	62,56,975.78	69,22,764.10	76,46,291.87
Initial Investment/ Net Cash Accru	(2,40,95,368)	61,03,106.63	42,33,889.13	48,45,055.89	55,18,889.87	62,56,975.78	69,22,764.10	76,46,291.87
IRR		14.65%						
Present Value Equivalent		0.87	0.76	0.66	0.56	0.50	0.44	0.38
Present Value of Future Inflows		53,23,174.82	32,20,913.23	32,14,850.70	31,93,969.87	31,58,372.38	30,47,882.11	29,36,224.61
Operating Net Cash Inflow					2,40,95,367.73			
Present Capital Outflow					2,40,95,367.73			
					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	7,70,53,736	8,65,76,045	9,69,65,170	10,81,76,768	12,02,67,113	13,32,96,050	14,73,27,213
Facility 3 - Warehouse	14,40,000	16,63,700	19,05,120	21,67,074	24,50,461	25,72,984	27,01,633
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Receipts	7,84,93,736	8,82,39,245	9,88,70,290	11,03,43,842	12,27,17,574	13,58,69,034	15,00,28,846
Total Variable Exp	6,62,76,372	7,79,85,601	8,73,30,986	9,74,15,946	10,83,91,074	12,00,10,175	13,26,30,458
Contribution	1,22,17,364	1,02,53,644	1,15,39,304	1,29,27,897	1,44,26,500	1,58,58,859	1,73,98,388
Total Fixed exp	46,73,881	50,45,579	54,53,448	59,01,103	63,92,524	69,22,087	75,14,606
BEP	38%	49%	47%	46%	44%	44%	42%

Average BEP 44.50%

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	51,16,212	32,46,994	38,58,161	45,31,995	52,70,081	59,45,869	66,69,397
Add: Depreciation	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Add: Preliminary exp Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	61,03,107	42,33,889	48,45,056	55,18,890	62,56,976	69,22,764	76,46,292
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	55,48,279	34,99,082	36,40,162	37,69,476	38,85,090	39,07,720	39,23,757

Total Discounted Cash Flows 2,81,73,565

Present Value of Outflow 2,40,95,368

NPV 40,78,197.48

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

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	51,16,212	32,46,994	38,58,161	45,31,995	52,70,081	59,45,869	66,69,397
Average net profit	49,48,756.82						
Total Project cost	2,40,95,767.73						
ROI	20.54%						

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	2,40,95,368							
Profit after Tax & Dividend		51,16,212	32,46,994	38,58,161	45,31,995	52,70,081	59,45,869	66,69,397
Add: Depreciation		9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		61,03,107	42,33,889	48,45,056	55,18,890	62,56,976	69,22,764	76,46,292
Cashflow - Initial Investment		(1,79,92,261)	(1,37,58,372)	(89,13,316)	(33,94,426)	28,62,550		

Payback period (in years) - Project

4.54

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	85,30,378	61,94,960	70,72,752	80,13,689	90,20,871	99,13,668	1,08,60,678
Add: Depreciation	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895	9,76,895
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	8,85,587	7,99,670	6,88,625	5,64,786	4,76,617	2,72,459	1,00,462
Total	1,04,02,860	79,81,475	87,48,272	95,65,370	1,04,34,383	1,11,63,022	1,19,38,034
Total Annual EMI	13,27,197	17,58,795	17,58,795	17,58,795	17,58,795	17,58,795	17,58,795
Debt Service Coverage Ratio (DSCR)	7.84	4.54	4.97	5.44	5.93	6.35	6.79

Average DSCR

5.98

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	8,09,06,422	9,09,04,847	10,18,13,429	11,35,85,607	12,62,80,469	13,99,60,853	15,46,93,574
Facility 3 - Warehouse	15,12,000	17,46,360	20,00,376	22,75,428	25,72,984	27,01,633	28,36,714
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	8,24,18,422	9,26,51,207	10,38,13,805	11,58,61,034	12,88,53,452	14,26,67,486	15,75,30,289
Expenditure							
Fixed Cost (Excl. of Depreciation)	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Variable Cost	6,95,90,191	7,79,85,601	8,73,30,986	9,74,15,946	10,82,91,074	12,00,10,175	13,26,30,458
Total Operational Expenses	7,32,77,176	8,20,44,285	9,17,97,539	10,23,30,154	11,36,96,702	12,59,55,366	13,91,68,169
Net Income	91,41,246	1,06,06,922	1,20,16,266	1,35,30,881	1,51,56,750	1,67,07,119	1,83,62,120

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	7,70,53,736	8,65,76,045	9,69,65,170	10,81,76,768	12,02,67,113	13,32,96,050	14,73,27,213
Facility 3 - Warehouse	14,40,000	16,63,200	19,05,120	21,67,074	24,50,461	25,72,984	27,01,633
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	7,84,93,736	8,82,39,245	9,88,70,290	11,03,43,842	12,27,17,574	13,58,69,034	15,00,28,846
Expenditure							
Fixed Cost (Excl. of Depreciation)	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Variable Cost	6,95,90,191	8,18,84,881	9,16,97,535	10,22,86,743	11,37,05,627	12,60,10,683	13,92,61,981
Total Operational Expenses	7,32,77,176	8,59,43,565	9,61,64,088	10,72,00,951	11,91,11,256	13,19,55,875	14,57,99,692
Net Income	52,16,559	22,95,680	27,06,202	31,42,891	36,06,318	39,13,159	42,29,155

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	7,32,01,049	8,22,47,243	9,21,16,912	10,27,67,930	11,42,53,757	12,66,31,248	13,99,60,853
Facility 3 - Warehouse	13,68,000	15,86,040	18,00,864	20,58,720	23,27,938	24,44,334	25,66,551
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	7,45,69,049	8,38,27,283	9,39,26,776	10,48,26,650	11,65,81,695	12,90,75,582	14,25,27,404
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Variable Cost	6,29,62,553	7,40,86,321	8,29,64,437	9,25,45,148	10,28,76,520	11,40,09,666	12,59,98,935
Total Operational Expenses	6,66,49,539	7,81,45,005	8,74,30,989	9,74,59,356	10,82,82,149	11,99,54,857	13,25,36,646
Net Income	79,19,510	56,82,278	64,95,787	73,67,294	82,99,546	91,20,725	99,90,758

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Clean	7,70,53,736	8,65,76,045	9,69,65,170	10,81,76,768	12,02,67,113	13,32,96,080	14,73,27,213
Facility 3 - Warehouse	14,40,000	16,63,200	19,05,120	21,67,074	24,50,461	25,77,984	27,01,633
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	7,84,93,736	8,82,39,245	9,88,70,290	11,03,43,842	12,27,17,574	13,58,69,034	15,00,28,846
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	36,86,986	40,58,684	44,66,553	49,14,208	54,05,629	59,45,192	65,37,711
Variable Cost	6,29,62,553	7,40,86,321	8,29,64,437	9,25,45,148	10,28,76,520	11,40,09,666	12,59,98,935
Total Operational Expenses	6,66,49,539	7,81,45,005	8,74,30,989	9,74,59,356	10,82,82,149	11,99,54,857	13,25,36,646
Net Income	1,18,44,196	1,00,94,240	1,14,39,301	1,28,84,486	1,44,35,425	1,59,14,176	1,74,92,200

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 assume 5% (+,-) while calculating sensitivity analysis.

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No of Members Cultivating Grain Crops	421
Total No of Non- members Cultivating Grain Crops	0
Total	421
Average Land Holding per Member (Acres)	2.5
Total Cultivated Land under grain Crop(Acres)	1053

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	50%	526.25	30	15787.5	20%	12630
	Red Gram/Tur	0%	0	0	0	0	0
	Paddy/Rice	0%	0	0	0	0	0
	Green Gram/ Moong	0%	0	0	0	0	0
	Maize	0%	0	0	0	0	0
	Black Gram/Udid	0%	0	0	0	0	0
	Bajra	0%	0	0	0	0	0
	Jawar	0%	0	0	0	0	0
	Sunflower	0%	0	0	0	0	0
	Area Under Rabbi Cultivation (In Acres)		30%	315.75			
Rabbi	Wheat	0%	0	0	0	0	0
	Bengal Gram/Channa	50%	157.875	15	2468.125	20%	1894.5
	Jawar	0%	0	0	0	0	0
	Maize	0%	0	0	0	0	0
	Safflower	0%	0	0	0	0	0
		0%	0	0	0	0	0
Area Under Summer Cultivation (In Acres)		5%	52.625				
Summer	Groundnut	0%	0	0	0	0	0
		0%	0	0	0	0	0
		0%	0	0	0	0	0
		0%	0	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	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	8,841.00	9,472.50	10,104.00	10,735.50	11,367.00	11,998.50	12,630.00
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,326.15	1,420.88	1,515.60	1,610.33	1,705.05	1,799.78	1,894.50
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-

12.2 Facility 1 - Profit and loss of Trading

100% 105.00% 110.25% 115.76% 121.55%

Particulars	Rate	Y1	Y2	Y3	Y4	Y5
Revenue						
Soyabean	Quintals	-	-	-	-	-
Red Gram Tur	Quintals	-	-	-	-	-
Paddy/Rice	Quintals	-	-	-	-	-
Green Gram /Moong	Quintals *	-	-	-	-	-
Maize	Quintals	-	-	-	-	-
Black Gram Udid	Quintals	-	-	-	-	-
Bajra	Quintals	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-
Purple Gram Channa	Quintals	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-
Maize	Quintals	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
Groundnut	Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
	Quintals	-	-	-	-	-
Job Work Charges	Quintals	0	-	-	-	-
Fruit & Vegetables Crop Production Details						
	0 Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
Citrus Fruits	Quintals	-	-	-	-	-
Banana	Quintals	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-
Guava	Quintals	-	-	-	-	-
Mango	Quintals	-	-	-	-	-
Watermelon	Quintals	-	-	-	-	-
	0 Quintals	-	-	-	-	-
Total Revenue						
Expenses						
Variable Cost						
Soyabean	Quintals	-	-	-	-	-
Red Gram Tur	Quintals	-	-	-	-	-
Paddy/Rice	Quintals	-	-	-	-	-
Green Gram /Moong	Quintals	-	-	-	-	-
Maize	Quintals	-	-	-	-	-
Black Gram Udid	Quintals	-	-	-	-	-
	0	-	-	-	-	-
Daily Labour	5	0	-	-	-	-
Electricity Charges	0	0	-	-	-	-
Gunny Bags/100 Kg	0	0	-	-	-	-
Transportation Cost/100 Kg	0	0	-	-	-	-
Add: Opening Stock						
Less: Closing Stock						
Total Variable Cost						
Fixed Cost						
Machine Operator	1	-	-	-	-	-
Total Fixed Cost						
Total Expenses						
Operating Income						

1. Inflation is assumed to be 5% annually.

This sheet provide details capacity utilization of machines and also rate, expenses and operating profit of trading activity

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

Capacity
 No. of Hours

4.7 Qtr/ Hour
 #

Particulars	V1	V2	V3	V4	V5	V6	V7
No. of Operation Days	270	290	309	328	348	367	386
Sorghum	8,341	9,473	10,044	10,736	11,367	11,999	12,630
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Urd	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jowar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Chana	1,326	1,421	1,516	1,610	1,705	1,800	1,895
Jowar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Total Quantity to be Processed	10,167	10,894	11,620	12,346	13,072	13,798	14,525
Jah Work (50%)	5083	5447	5810	6173	6536	6900	7262
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Jah Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Sorghum	8,341	9,473	10,044	10,736	11,367	11,999	12,630
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Urd	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jowar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Chana	1,326	1,421	1,516	1,610	1,705	1,800	1,895
Jowar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (Kt)							
Sorghum							
Sorghum seeds	7,072.80	7,576.00	8,083.70	8,589.40	9,093.60	9,599.90	10,104.00
Sorghum waste material	1,268.70	1,894.50	2,050.80	2,147.10	2,273.40	2,396.70	2,526.00
Red Gram/Tur							
Dal (80%)							
Husk and Powder							
Paddy/Rice							
Green Gram/Moong							
Dal (80%)							
Husk and Powder							
Maize							
Black Gram/Urd							
Dal (80%)							
Husk and Powder							
Bajra							
Jowar							
Sunflower							
Wheat							
Bengal Gram/Chana							
Dal (80%)	1,669.9	1,126.7	1,212.5	1,209.5	1,364.0	1,450.8	1,515.6
Husk and Powder	277.2	284.2	305.1	322.1	341.0	360.0	378.9
Jowar							
Maize							
Safflower							
Groundnut							

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 1,200.00 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	7,200.00	7,920.00	8,640.00	9,360.00	10,080.00	10,080.00	10,080.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		200	14,40,000	16,63,200	19,05,120	21,67,074	24,50,461	25,72,984	27,01,633
Total Revenue			14,40,000	16,63,200	19,05,120	21,67,074	24,50,461	25,72,984	27,01,633
Expenses									
Variable Cost									
Damage	MT	12	57,600	60,480	63,504	66,679	70,013	73,514	77,190
Fumigation	MT	12	1,72,800	1,81,440	1,90,512	2,00,038	2,10,039	2,20,541	2,31,569
Electricity		15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Total Variable Cost			4,10,400	4,30,920	4,52,466	4,75,089	4,98,844	5,23,786	5,49,975
Fixed Cost									
Warehouse Manager	1		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			4,10,400	4,30,920	4,52,466	4,75,089	4,98,844	5,23,786	5,49,975
Operating profit			10,29,600	12,32,280	14,52,654	16,91,985	19,51,617	20,49,198	21,51,658

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

Facility 4 - Custom Hiring
15.1 Capacity Utilization

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in a day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount/ha)	Labour Requirement	Total No. of Days Labour Required
1	Double Plough			6	0	4		12	0	3000	1	0
2	Cultivator			6	0	2		8	0	1800	1	0
3	Rotavator			6	0	2		8	0	1800	1	0
4	BBF Seed Sowing Machine			6	0	2		4	0	1200	1	0
5	Mobile Threshing			6	0	2		10	0	3000	1	0
6					0	0		0	0	0		0
7					0	0		0	0	0		0
8					0	0		0	0	0		0
9					0	0		0	0	0		0
10					0	0		0	0	0		0

15.2 Facility 4 - Profit and loss of Custom Hiring

Particulars	Unit	No. of Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue				100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Custom Hiring Charges										
Double Plough		0	3000							
Cultivator		0	1800							
Rotavator		0	1800							
BBF Seed Sowing Machine		0	1200							
Mobile Threshing		0	3000							
		0	0							
		0	0							
		0	0							
		0	0							
		0	0							
		0	0							
		0	0							
Total Revenue										
Expenses										
Variable Expenses										
Diesel	Litres	0	100							
Daily Labour	No. of Days	0	300							
Total Variable Cost										
Fixed Cost										
Driver	No.	1								
Total Fixed Cost										
Total Expenses										
Operating Income										

This sheet provide details of sale, expenses and operating profit of custom hiring activity

Facility 5 - Agri Input

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								
Soybean		-	-	-	-	-	-	-
Red Gram/Tur		-	-	-	-	-	-	-
Paddy Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jowar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jowar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
0		-	-	-	-	-	-	-
Citrus Fruits		-	-	-	-	-	-	-
Banana		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Mango		-	-	-	-	-	-	-
Watermelon		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Requirement of Input material								
Seeds								
Kharif Crops								
Soybean	40	-	-	-	-	-	-	-
Red Gram/Tur	5	-	-	-	-	-	-	-
Paddy Rice	15	-	-	-	-	-	-	-
Green Gram/ Moong	15	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Black Gram/Udid	15	-	-	-	-	-	-	-
Bajra	5	-	-	-	-	-	-	-
Jowar	5	-	-	-	-	-	-	-
Rabi Crop								
Wheat	20	-	-	-	-	-	-	-
Bengal Gram/Channa	25	-	-	-	-	-	-	-
Jowar	5	-	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits		-	-	-	-	-	-	-
Mango		-	-	-	-	-	-	-
Watermelon		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Fertilizers								
SSP	100	-	-	-	-	-	-	-
Urea	30	-	-	-	-	-	-	-
DAP	30	-	-	-	-	-	-	-
Pesticide								
Dupont Coragen	0.2	-	-	-	-	-	-	-
Confidor Boyer	0.5	-	-	-	-	-	-	-

17.2 Activity 6 - Profit and loss of F & V Processing Unit

			100%	108.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Gins Fruits	Kg	75	-	-	-	-	-	-	-
Banana	Kg	35	-	-	-	-	-	-	-
Crossed Apple	Kg	35	-	-	-	-	-	-	-
Grova	Kg	95	-	-	-	-	-	-	-
Mango	Kg	100	-	-	-	-	-	-	-
Watermelon	Kg	40	-	-	-	-	-	-	-
Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Gins Fruits	Quantity	3,900	-	-	-	-	-	-	-
Banana	Quantity	1,450	-	-	-	-	-	-	-
Crossed Apple	Quantity	4,700	-	-	-	-	-	-	-
Grova	Quantity	5,400	-	-	-	-	-	-	-
Mango	Quantity	6,900	-	-	-	-	-	-	-
Watermelon	Quantity	3,400	-	-	-	-	-	-	-
Other Consumables	Quantity	2000	-	-	-	-	-	-	-
Daily Labour	4	350	-	-	-	-	-	-	-
Electricity Charges	500	8	-	-	-	-	-	-	-
Loading Unloading Charges	Quantity	10	-	-	-	-	-	-	-
packaging Exp		2	-	-	-	-	-	-	-
Transportation Charge		1	-	-	-	-	-	-	-
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Machin Operator	1		-	-	-	-	-	-	-
Support Staff	2		-	-	-	-	-	-	-
Fixed Cost			-	-	-	-	-	-	-
Total expenses			-	-	-	-	-	-	-
Operating Profit			-	-	-	-	-	-	-

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

Facility 5 - Profit and loss of Agri Input

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

Particulars	Unit Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Seeds (Rate/KG)								
Kharif Crops								
Soybean	90	-	-	-	-	-	-	-
Red Gram/Tur	80	-	-	-	-	-	-	-
Paddy Rice	65	-	-	-	-	-	-	-
Green Gram/ Moong	85	-	-	-	-	-	-	-
Maize	37	-	-	-	-	-	-	-
Black Gram/Udid	75	-	-	-	-	-	-	-
Bajra	30	-	-	-	-	-	-	-
Jawar	30	-	-	-	-	-	-	-
Rabi Crop								
Wheat	40	-	-	-	-	-	-	-
Bengal Gram/Channa	75	-	-	-	-	-	-	-
Jawar	27	-	-	-	-	-	-	-
Maize	27	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
	0	-	-	-	-	-	-	-
Citrus Fruits								
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fertiliser Rate(KG)								
SNP	7	-	-	-	-	-	-	-
Urea	8	-	-	-	-	-	-	-
DAP	30	-	-	-	-	-	-	-
Pesticide								
Dipont Coragen	3,000	-	-	-	-	-	-	-
Confidor Buyer	2,700	-	-	-	-	-	-	-
Total Revenue		-	-	-	-	-	-	-
Expenses								
Seeds (Rate/KG)								
Variable Cost								
Soybean	85	-	-	-	-	-	-	-
Red Gram/Tur	75	-	-	-	-	-	-	-
Paddy Rice	57	-	-	-	-	-	-	-
Green Gram/ Moong	80	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Black Gram/Udid	70	-	-	-	-	-	-	-
Bajra	25	-	-	-	-	-	-	-
Jawar	25	-	-	-	-	-	-	-
Rabi Crop								
Wheat	35	-	-	-	-	-	-	-
Bengal Gram/Channa	70	-	-	-	-	-	-	-
Jawar	25	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Safflower	25	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
		-	-	-	-	-	-	-
Citrus Fruits								
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-

Fertiliser Rate (Kg)										
SSP		6	-	-	-	-	-	-	-	-
Urea		5	-	-	-	-	-	-	-	-
DAP		27	-	-	-	-	-	-	-	-
Pesticide										
Dupont Coagen		2 800	-	-	-	-	-	-	-	-
Confidor Boyer		2 000	-	-	-	-	-	-	-	-
Loading & Unloading		10	-	-	-	-	-	-	-	-
Transportation Cost		100	-	-	-	-	-	-	-	-
Add: Opening Stock										
Less: Closing Stock										
Total Variable Cost										
Fixed Cost										
Rent	12									
Agri Input Center Manager	1									
Support Staff	1									
Electricity Charges	12									
Total Fixed Cost										
Operating cost										
Operating Profit										

This sheet provide details of sale, expenses and operating profit of agri input activity

