

मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण
परिवर्तन (स्मार्ट) प्रकल्प

सविस्तर प्रकल्प अहवाल

Business

Calculator

सादरकर्ते

सुपरअॅग्री हाय-टेक प्रोड्युसर कंपनी लि.,

समुदाय आधारित संस्था,

मु. पो. गट नंबर. १४०, जामवाडी,

तालुका. जालना, जिल्हा. जालना, महाराष्ट्र – ४३१२०३.

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,82,30,842	60%	1,09,38,505
2	Machinery and Equipment	63,26,508	60%	37,95,905
3	Furniture and Fixture	1,10,354	60%	66,212
4	IT & It Infrastructure	2,76,250	60%	1,65,750
5	Vehicle	28,02,233	60%	16,81,340
6	Preliminary Expenses	1,45,000	60%	87,000
7	Working Capital	7,11,956		
Total		2,86,03,142		1,67,34,712

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		1,67,34,712
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		-
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	40%	1,18,68,430
Total			2,86,03,142

This sheet provide details of how total project cost will raised

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	42.65%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	13.89%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.71%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	16,69,306	NPV is high and positive at a conservative project life of 5 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.90	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project.

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Revolving High Back Chaire	2	10,738	21,476
2	Computer Chair	2	3,965	7,930
3	Office Visitor Chaire	6	3,540	21,240
4	Visitor Chaire	10	944	9,440
5	Storwell	2	12,980	25,960
6	Office Table	1	12,980	12,980
7	Computer Table	2	5,664	11,328
				-
Total				1,10,354

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

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	CCTV	1	1,06,250	1,06,250
2	Computer (Dell AIO 5400 - Ci5 11th Gen)	1	80,000	80,000
3	Computer (Dell AIO 5400 - Ci3 11th Gen)	1	60,000	60,000
4	Printer AIO HP 126NW	1	19,500	19,500
5	Printer DMP Epson LX310	1	10,500	10,500
				-
Total				2,76,250

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

2.5

Vehicle

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Ashok Leyland - Ecomet	1	28,02,233	28,02,233
				-
				-
Total				28,02,233

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

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Chartered Engineer Fees	20,000
2	SMART DPR Fees	25,000
3	Other Expenses	1,00,000
Total		1,45,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects. The eligible amount is 5% of te project cost. Minimum amount is Rs.500000/- and maximum amount is Rs.2000000/-

Amortization: Straight Line Method (SLM) is used	Depreciation percent	Depreciation percent as per IT Act
Depreciation: Straight Line Method (SLM) is used	SLM	WDV
Land	0.00%	0.00%
Building	3.17%	10.00%
Furniture and Electrification	10.00%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	11.88%	15.00%
Plant and machinery	6.33%	15.00%
Amortization: Straight Line Method (SLM) is used		
Pre-operative or pre-incubation	20%	20%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	29,000	29,000	29,000	29,000	29,000	-	-
Total Value		29,000	29,000	29,000	29,000	29,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	60,85,292	21,33,050	33,44,919	45,66,130	58,09,954	71,46,416	85,01,261
Add Depreciation as per companies Act	33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Less Depreciation as per IT Act	33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Taxable Income	60,85,292	21,33,050	33,44,919	45,66,130	58,09,954	71,46,416	85,01,261
Provision of Taxes	15,82,176	5,54,593	8,69,679	11,87,194	15,10,588	18,58,068	22,10,328

Maximum Tax rate 26%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	-
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period (In Months)	6
EMI	Rs. 0.00

Year	Particluars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	-	-	-	-	-
	Month 2	-	-	-	-	-
	Month 3	-	-	-	-	-
	Month 4	-	-	-	-	-
	Month 5	-	-	-	-	-
	Month 6	-	-	-	-	-
	Month 7	-	-	-	-	-
	Month 8	-	-	-	-	-
	Month 9	-	-	-	-	-
	Month 10	-	-	-	-	-
	Month 11	-	-	-	-	-
	Month 12	-	-	-	-	-
Year 2	Month 13	-	-	-	-	-
	Month 14	-	-	-	-	-
	Month 15	-	-	-	-	-
	Month 16	-	-	-	-	-
	Month 17	-	-	-	-	-
	Month 18	-	-	-	-	-
	Month 19	-	-	-	-	-
	Month 20	-	-	-	-	-
	Month 21	-	-	-	-	-
	Month 22	-	-	-	-	-
	Month 23	-	-	-	-	-
	Month 24	-	-	-	-	-
Year 3	Month 25	-	-	-	-	-
	Month 26	-	-	-	-	-
	Month 27	-	-	-	-	-
	Month 28	-	-	-	-	-
	Month 29	-	-	-	-	-
	Month 30	-	-	-	-	-
	Month 31	-	-	-	-	-
	Month 32	-	-	-	-	-
	Month 33	-	-	-	-	-
	Month 34	-	-	-	-	-
	Month 35	-	-	-	-	-
	Month 36	-	-	-	-	-
Year 4	Month 37	-	-	-	-	-
	Month 38	-	-	-	-	-
	Month 39	-	-	-	-	-
	Month 40	-	-	-	-	-
	Month 41	-	-	-	-	-
	Month 42	-	-	-	-	-
	Month 43	-	-	-	-	-
	Month 44	-	-	-	-	-
	Month 45	-	-	-	-	-
	Month 46	-	-	-	-	-
	Month 47	-	-	-	-	-
	Month 48	-	-	-	-	-
Year 5	Month 49	-	-	-	-	-
	Month 50	-	-	-	-	-

	Month 51	-	-	-	-	-
	Month 52	-	-	-	-	-
	Month 53	-	-	-	-	-
	Month 54	-	-	-	-	-
	Month 55	-	-	-	-	-
	Month 56	-	-	-	-	-
	Month 57	-	-	-	-	-
	Month 58	-	-	-	-	-
	Month 59	-	-	-	-	-
	Month 60	-	-	-	-	-
Year 6	Month 61	-	-	-	-	-
	Month 62	-	-	-	-	-
	Month 63	-	-	-	-	-
	Month 64	-	-	-	-	-
	Month 65	-	-	-	-	-
	Month 66	-	-	-	-	-
	Month 67	-	-	-	-	-
	Month 68	-	-	-	-	-
	Month 69	-	-	-	-	-
	Month 70	-	-	-	-	-
	Month 71	-	-	-	-	-
	Month 72	-	-	-	-	-
Year 7	Month 73	-	-	-	-	-
	Month 74	-	-	-	-	-
	Month 75	-	-	-	-	-
	Month 76	-	-	-	-	-
	Month 77	-	-	-	-	-
	Month 78	-	-	-	-	-
	Month 79	-	-	-	-	-
	Month 80	-	-	-	-	-
	Month 81	-	-	-	-	-
	Month 82	-	-	-	-	-
	Month 83	-	-	-	-	-
	Month 84	-	-	-	-	-

0.00

0.00

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			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			6,080,433	7,093,563	8,193,331	9,385,086	10,675,222	12,071,480
Horticulture Processing			-	-	-	-	-	-
Total			6,080,433	7,093,563	8,193,331	9,385,086	10,675,222	12,071,480
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	-	-	-	-	-	-
Grain Processing	3%	6,080,433	7,093,563	8,193,331	9,385,086	10,675,222	12,071,480	13,580,376
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		6,080,433	7,093,563	8,193,331	9,385,086	10,675,222	12,071,480	13,580,376

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 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	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Dal Mill	14	-	-	-	-	-	-	-
4	Cleaning & Grading	5	2,776,454	3,239,070	3,741,247	4,285,427	4,874,530	5,512,091	6,201,085
5	Warehouse	14	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
	Subtotal		2,776,454	3,239,070	3,741,247	4,285,427	4,874,530	5,512,091	6,201,085
B	Closing Stock		6,080,433	7,093,563	8,193,331	9,385,086	10,675,222	12,071,480	13,580,376
	Total		8,856,887	10,332,633	11,934,578	13,670,513	15,549,752	17,583,572	19,781,461
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Dal Mill	7	-	-	-	-	-	-	-
4	Cleaning & Grading	15	8,144,931	9,502,408	10,975,286	12,571,696	14,300,291	16,170,344	18,191,623
5	Warehouse	7	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
	Total		8,144,931	9,502,408	10,975,286	12,571,696	14,300,291	16,170,344	18,191,623
D	Working Capital		711,956	830,225	959,292	1,098,817	1,249,461	1,413,228	1,589,838
	Own Contribution	100%	711,956	830,225	959,292	1,098,817	1,249,461	1,413,228	1,589,838

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

Assumption:

- 1 Company has to give credit for sale at 14 Days
- 2 Company will receive credit from suppliers for 7 days
- 3 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Variable Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	19,21,12,893	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	19,21,12,893	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
Fixed Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	8,99,996	9,44,996	9,92,246	10,41,858	10,93,951	11,48,648	12,06,081
Total Fixed Cost	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
Total Cost	19,32,52,889	23,14,09,136	26,72,22,377	30,60,39,201	34,80,69,294	39,35,37,066	44,26,81,631
Profit Before Depreciation ,Interest and Tax	94,28,223	50,42,972	58,88,663	67,96,999	77,71,430	88,45,608	99,97,578
Depreciation	33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Amortization	29,000	29,000	29,000	29,000	29,000	-	-
Profit Before Interest and Tax	60,85,292	21,33,050	33,44,919	45,66,130	58,09,954	71,46,416	85,01,261
Interest on Term loan	-	-	-	-	-	-	-
Profit Before Tax	60,85,292	21,33,050	33,44,919	45,66,130	58,09,954	71,46,416	85,01,261
Less. Tax	15,82,176	5,54,593	8,69,679	11,87,194	15,10,588	18,58,068	22,10,328
Profit After Tax	45,03,116	15,78,457	24,75,240	33,78,936	42,99,366	52,88,348	62,90,933
Cumulative Profit	45,03,116	60,81,573	85,56,813	1,19,35,749	1,62,35,115	2,15,23,463	2,78,14,396

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	78,46,047	1,22,16,157	1,71,06,074	2,25,76,354	2,86,86,552	3,55,10,325	4,31,20,964
Accounts Receivables	27,76,454	32,39,070	37,41,247	42,85,427	48,74,530	55,12,091	62,01,085
Other Current Assets	60,80,433	70,93,563	81,93,331	93,85,086	1,06,75,222	1,20,71,480	1,35,80,376
Total Current Assets	1,67,02,934	2,25,48,790	2,90,40,652	3,62,46,867	4,42,36,304	5,30,93,897	6,29,02,426
Gross Fixed Assets	2,77,46,187	2,44,32,256	2,15,51,334	1,90,36,590	1,68,34,720	1,49,02,245	1,32,03,052
Less: Depreciation	33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Net Fixed Assets	2,44,32,256	2,15,51,334	1,90,36,590	1,68,34,720	1,49,02,245	1,32,03,052	1,17,06,735
Preliminary & Pre- operative Expenses	1,16,000	87,000	58,000	29,000	0	0	0
TOTAL ASSETS	4,12,51,190	4,41,87,124	4,81,35,242	5,31,10,588	5,91,38,549	6,62,96,949	7,46,09,161
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	81,44,931	95,02,408	1,09,75,286	1,25,71,696	1,43,00,291	1,61,70,344	1,81,91,623
Other Current Liabilities							
Total Current Liabilities	81,44,931	95,02,408	1,09,75,286	1,25,71,696	1,43,00,291	1,61,70,344	1,81,91,623
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	81,44,931	95,02,408	1,09,75,286	1,25,71,696	1,43,00,291	1,61,70,344	1,81,91,623
Share capital	1,18,68,430	1,18,68,430	1,18,68,430	1,18,68,430	1,18,68,430	1,18,68,430	1,18,68,430
Smart Grant -in-Aid	1,67,34,712	1,67,34,712	1,67,34,712	1,67,34,712	1,67,34,712	1,67,34,712	1,67,34,712
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	45,03,116	60,81,573	85,56,813	1,19,35,749	1,62,35,115	2,15,23,463
Profit & Loss) During the Year	45,03,116	15,78,457	24,75,240	33,78,936	42,99,366	52,88,348	62,90,933
Appropriation - Dividend							
Total Reserves	45,03,116	60,81,573	85,56,813	1,19,35,749	1,62,35,115	2,15,23,463	2,78,14,396
TOTAL EQUITY	3,31,06,259	3,46,84,716	3,71,59,956	4,05,38,892	4,48,38,258	5,01,26,605	5,64,17,538
TOTAL LIABILITIES & EQUITY	4,12,51,190	4,41,87,124	4,81,35,242	5,31,10,588	5,91,38,549	6,62,96,949	7,46,09,161
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	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
2 Equity/ Share capital	1,18,68,430						
Reinvestment							
3 Grant	1,67,34,712						
4 Long Term Loan	-						
5 Increase in Short Term Loan	-	-	-	-	-	-	-
6 Increase in account payable	81,44,931	13,57,477	14,72,878	15,96,410	17,28,595	18,70,053	20,21,279
Sub Total (A)	23,94,29,186	23,78,09,585	27,45,83,918	31,44,32,610	35,75,69,319	40,42,52,726	45,47,00,487
Cash Outflow (Rs.)							
1 Capital Expenditure							
a) Land and Building	1,82,30,842						
b) Machinery and Equipment	63,26,508						
c) Furniture & Fixture	1,10,354						
d) It Infrastructure	2,76,250						
e) Vehicle	28,02,233						
f) Preliminary Expenses	1,45,000						
2 Operational Expenditure							
a) Variable Cost	19,21,12,893	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
b) Fixed Cost	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
3 Loan Repayment							
LTL - Principal	-	-	-	-	-	-	-
LTL - Interest	-	-	-	-	-	-	-
STL - Principal	-	-	-	-	-	-	-
STL - Interest	-	-	-	-	-	-	-
4 Tax	15,82,176	5,54,593	8,69,679	11,87,194	15,10,588	18,58,068	22,10,328
5 Increase in account Receivable	27,76,454	4,62,616	5,02,177	5,44,180	5,89,103	6,37,561	6,88,994
6 Increase in Closing Stock	60,80,433	10,13,130	10,99,768	11,91,755	12,90,136	13,96,259	15,08,896
Sub Total (B)	23,15,83,139	23,34,39,475	26,96,94,001	30,89,62,330	35,14,59,121	39,74,28,954	44,70,89,848
Net Cash Flow (A-B)	78,46,047	43,70,110	48,89,917	54,70,280	61,10,198	68,23,773	76,10,639
Opening Cash and Bank		78,46,047	1,22,16,157	1,71,06,074	2,25,76,354	2,86,86,552	3,55,10,325
Cumulative Cash Balance	78,46,047	1,22,16,157	1,71,06,074	2,25,76,354	2,86,86,552	3,55,10,325	4,31,20,964

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

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		45,03,116.23	15,78,457.26	24,75,239.97	33,78,935.98	42,99,365.89	52,88,347.52	62,90,932.99
Add: Depreciation		33,13,930.71	28,80,922.08	25,14,744.15	22,01,869.37	19,32,475.62	16,99,192.37	14,96,316.86
Add: Preliminary expense written off		29,000.00	29,000.00	29,000.00	29,000.00	29,000.00	0.00	0.00
Net Cash Accrual (A)		78,46,046.94	44,88,379.34	50,18,984.12	56,09,805.35	62,60,841.51	69,87,539.89	77,87,249.85
Initial Investment/ Net Cash Accrual	#####	78,46,046.94	44,88,379.34	50,18,984.12	56,09,805.35	62,60,841.51	69,87,539.89	77,87,249.85
IRR	11.71%							
Present Value Equivalent		0.90	0.80	0.72	0.64	0.57	0.51	0.46
Present Value of Future Inflows		70,23,493.70	35,96,616.60	36,00,167.50	36,02,110.01	35,98,687.91	35,95,324.30	35,86,742.30
Operating Net Cash Inflow					2,86,03,142.33			
Present Capital Outflow					2,86,03,142.33			

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 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Total Variable Exp	19,21,12,893	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
Contribution	1,05,68,219	62,39,968	71,45,509	81,16,687	91,57,102	1,03,00,564	1,15,25,281
Total Fixed exp	44,82,927	41,06,918	38,00,590	35,50,557	33,47,148	31,54,148	30,24,021
BEP	42%	66%	53%	44%	37%	31%	26%

Average BEP 42.65%

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	45,03,116	15,78,457	24,75,240	33,78,936	42,99,366	52,88,348	62,90,933
Add: Depreciation	33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Add: Preliminary exp Written off	29,000	29,000	29,000	29,000	29,000	0	0
Net Cash Accrual (A)	78,46,047	44,88,379	50,18,984	56,09,805	62,60,842	69,87,540	77,87,250
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	71,32,770	37,09,404	37,70,837	38,31,573	38,87,490	39,44,284	39,96,090

Total Discounted Cash Flows 3,02,72,449

Present Value of Outflow 2,86,03,142

NPV 16,69,306.21

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	45,03,116	15,78,457	24,75,240	33,78,936	42,99,366	52,88,348	62,90,933
Average net profit	3973485.12						
Total Project cost	28603142.33						
ROI	13.89%						

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	2,86,03,142							
Profit after Tax & Dividend		45,03,116	15,78,457	24,75,240	33,78,936	42,99,366	52,88,348	62,90,933
Add: Depreciation		33,13,931	28,80,922	25,14,744	22,01,869	19,32,476	16,99,192	14,96,317
Add. Preliminary exp Written off		29,000	29,000	29,000	29,000	29,000	-	-
Net Cash Accrual (A)		78,46,047	44,88,379	50,18,984	56,09,805	62,60,842	69,87,540	77,87,250
Cashflow - Initial Investment		(2,07,57,095)	(1,62,68,716)	(1,12,49,732)	(56,39,927)	6,20,915	76,08,455	1,53,95,705

Payback period (in years) - Project

4.90

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	94,28,223	50,42,972	58,88,663	67,96,999	77,71,430	88,45,608	99,97,578
Total	94,28,223	50,42,972	58,88,663	67,96,999	77,71,430	88,45,608	99,97,578
Total Annual EMI	-	-	-	-	-	-	-
Debt Service Coverage Ratio (DSCR)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

#DIV/0!

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 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	21,28,15,168	24,82,74,714	28,67,66,592	32,84,78,010	37,36,32,760	42,25,01,808	47,53,13,169
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	21,28,15,168	24,82,74,714	28,67,66,592	32,84,78,010	37,36,32,760	42,25,01,808	47,53,13,169
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
Variable Cost	20,17,18,538	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
Total Operational Expenses	20,28,58,534	23,14,09,136	26,72,22,377	30,60,39,201	34,80,69,294	39,35,37,066	44,26,81,631
Net Income	99,56,634	1,68,65,578	1,95,44,215	2,24,38,809	2,55,63,466	2,89,64,742	3,26,31,538

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
Variable Cost	20,17,18,538	24,17,22,747	27,92,63,808	31,99,55,489	36,40,17,803	41,16,86,216	46,32,11,623
Total Operational Expenses	20,28,58,534	24,29,19,743	28,05,20,653	32,12,75,177	36,54,03,475	41,31,41,172	46,47,39,327
Net Income	(1,77,422)	(64,67,635)	(74,09,614)	(84,38,977)	(95,62,752)	(1,07,58,498)	(1,20,60,119)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	19,25,47,056	22,46,29,503	25,94,55,488	29,71,94,390	33,80,48,687	38,22,63,540	43,00,45,248
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	19,25,47,056	22,46,29,503	25,94,55,488	29,71,94,390	33,80,48,687	38,22,63,540	43,00,45,248
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
Variable Cost	18,25,07,248	21,87,01,533	25,26,67,255	28,94,83,538	32,93,49,441	37,24,78,005	41,90,96,231
Total Operational Expenses	18,36,47,244	21,98,98,529	25,39,24,100	29,08,03,226	33,07,35,113	37,39,32,961	42,06,23,934
Net Income	88,99,812	47,30,974	55,31,388	63,91,165	73,13,574	83,30,580	94,21,314

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	11,39,996	11,96,996	12,56,846	13,19,688	13,85,672	14,54,956	15,27,704
Variable Cost	18,25,07,248	21,87,01,533	25,26,67,255	28,94,83,538	32,93,49,441	37,24,78,005	41,90,96,231
Total Operational Expenses	18,36,47,244	21,98,98,529	25,39,24,100	29,08,03,226	33,07,35,113	37,39,32,961	42,06,23,934
Net Income	1,90,33,868	1,65,53,579	1,91,86,940	2,20,32,975	2,51,05,611	2,84,49,713	3,20,55,274

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 Crop Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	302
Total No.of Non- members Cultivating Grain Crops	1500
Total	1802
Average Land Holding per Member (Acres)	4.5
Total Cultivated Land under grain Crop(Acres)	8109

10.2 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)
Kharif	Toor	45%	3649.05	6	21894.3	3%	21237.47
	Soybean	25%	2027.25	4	8109	3%	7865.73
	Maize	25%	2027.25	16	32436	3%	31462.92
	Jawar	5%	405.45	6	2432.7	3%	2359.72
Area Under Rabbi Cultivation (In Acres)		70%	5676.3				
Rabbi	Wheat	40%	2270.52	14	31787.28	3%	30833.66
	Harbara	20%	1135.26	7	7946.82	2%	7787.88
	Maize	40%	2270.52	16	36328.32	5%	34511.90
Area Under Summer Cultivation (In Acres)		5%	405.45				
Summer	Groundnut	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	0%	5%	10%	15%	20%	25%	30%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Toor	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	45%	50%	55%	60%	65%	70%	75%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Toor	9557	10619	11681	12742	13804	14866	15928
Soybean	3540	3933	4326	4719	5113	5506	5899
Maize	29689	32987	36286	39585	42884	46182	49481
Jawar	1062	1180	1298	1416	1534	1652	1770
Harbara	3505	3893.9	4283.3	4672.7	5062.1	5451.5	5840.9
Wheat	13875	15416.8	16958.5	18500.2	20041.9	21583.6	23125.2

10.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Toor	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0

Assumptions:

- 1 30% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
- 2 10% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
- 3 65% of total land of members is considered for Agri input service centre business

**Facility 2 - Grain Processing Unit - Cleaning & Grading
13.1 Producers/ Capacity Utilization**

Capacity	40 Qtls P Hour
No. of Hours	8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	191	213	234	255	276	298	319
Toor	9557	10619	11681	12742	13804	14866	15928
Soybean	3540	3933	4326	4719	5113	5506	5899
Maize	29689	32987	36286	39585	42884	46182	49481
Jawar	1062	1180	1298	1416	1534	1652	1770
Harbara	3505	3894	4283	4673	5062	5452	5841
Wheat	13875	15417	16959	18500	20042	21584	23125
Total Quantity to be Processed	61227	68030	74833	81636	88439	95242	102044
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for Processing (100%)							
Toor	9,557	10,619	11,681	12,742	13,804	14,866	15,928
Soybean	3,540	3,933	4,326	4,719	5,113	5,506	5,899
Maize	29,689	32,987	36,286	39,585	42,884	46,182	49,481
Jawar	1,062	1,180	1,298	1,416	1,534	1,652	1,770
Harbara	3,505	3,894	4,283	4,673	5,062	5,452	5,841
Wheat	13,875	15,417	16,959	18,500	20,042	21,584	23,125
Total Quantity to be Processed	61227	68030	74833	81636	88439	95242	102044
Output (KG)							
Toor	9366	10406	11447	12488	13528	14569	15610
Soybean	3469	3854	4240	4625	5010	5396	5781
Maize	29095	32328	35560	38793	42026	45259	48491
Jawar	1041	1156	1272	1388	1503	1619	1734
Harbara	3224	3582	3941	4299	4657	5015	5374
Wheat	12904	14338	15771	17205	18639	20073	21506
Total Quantity For Sales	59099	65664	72231	78798	85363	91931	98496

Packaging (In Kg)	In KG
Toor	100
Soybean	100
Maize	50
Jawar	25
Harbara	25
Wheat	30

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Cleaning & Grading

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Pulses									
Toor	100 Kg	6700	6,08,69,634	7,10,10,024	8,20,19,443	9,39,52,280	10,68,65,452	12,08,43,355	13,59,51,885
Soybean	100 Kg	6600	2,22,08,538	2,59,06,973	2,99,26,789	3,42,76,408	3,89,86,172	4,40,89,392	4,95,96,889
Maize	50 Kg	1250	7,05,55,375	8,23,15,170	9,50,71,883	10,89,01,286	12,38,75,949	14,00,75,826	15,75,82,751
Jawar	25 Kg	525	21,20,517	24,72,511	28,56,648	32,73,018	37,21,407	42,09,053	47,33,430
Harbara	30 Kg	1450	1,81,38,224	2,11,59,949	2,44,44,703	2,79,98,520	3,18,46,607	3,60,09,506	4,05,16,618
Wheat	25 Kg	690	2,87,88,824	3,35,87,482	3,87,91,574	4,44,34,689	5,05,45,137	5,71,55,542	6,42,97,636
Revenue			20,26,81,112	23,64,52,108	27,31,11,040	31,28,36,200	35,58,40,724	40,23,82,674	45,26,79,208
Expenses									
Variable Cost									
Toor	Quintals	6,000	5,73,41,172	6,68,98,034	7,72,67,229	8,85,06,099	10,06,75,687	11,38,40,969	12,80,71,090
Soybean	Quintals	6,000	2,12,37,471	2,47,77,050	2,86,17,492	3,27,80,036	3,72,87,292	4,21,63,322	4,74,33,737
Maize	Quintals	2,175	6,45,72,859	7,53,35,002	8,70,11,927	9,96,68,208	11,33,72,586	12,81,98,232	14,42,23,011
Jawar	Quintals	1,550	16,45,904	19,20,221	22,17,856	25,40,453	28,89,765	32,67,657	36,76,115
Harbara	Quintals	4,500	1,57,70,464	1,83,98,875	2,12,50,701	2,43,41,712	2,76,88,697	3,13,09,527	3,52,23,217
Wheat	Quintals	1,750	2,42,81,509	2,83,28,427	3,27,19,333	3,74,78,508	4,26,31,803	4,82,06,731	5,42,32,573
Oil (Liters)	2	100	12,24,534	14,28,623	16,50,059	18,90,068	21,49,952	24,31,099	27,34,987
Daily Labour	10	300	5,74,000	6,69,667	7,73,465	8,85,969	10,07,790	11,39,578	12,82,025
Electricity Charges	179.04	8	2,74,051	3,19,726	3,69,283	4,22,997	4,81,159	5,44,080	6,12,090
Loading/Unloading Charges		10	12,24,534	14,28,623	16,50,059	18,90,068	21,49,952	24,31,099	27,34,987
Packaging Exp		20	23,63,960	27,57,888	31,85,387	36,48,741	41,50,370	46,93,194	52,79,762
Transportation Charges		65	76,82,870	89,63,136	1,03,52,508	1,18,58,410	1,34,88,704	1,52,52,879	1,71,59,228
Add: Opening Stock				60,80,433	70,93,563	81,93,331	93,85,086	1,06,75,222	1,20,71,480
Less: Closing Stock			60,80,433	70,93,563	81,93,331	93,85,086	1,06,75,222	1,20,71,480	1,35,80,376
Total Variable Cost			19,21,12,893	23,02,12,140	26,59,65,531	30,47,19,513	34,66,83,622	39,20,82,110	44,11,53,927
Fixed Cost									
Machine Operator	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Fixed Cost			2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Total expenses			19,23,52,893	23,04,64,140	26,62,30,131	30,49,97,343	34,69,75,343	39,23,88,418	44,14,75,550
Operating Profit			1,03,28,219	59,87,968	68,80,909	78,38,857	88,65,380	99,94,256	1,12,03,658

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