

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,53,49,849	60%	92,09,909
2	Machinery and Equipment	69,52,400	60%	41,71,440
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	2,11,500	60%	1,26,900
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	5,82,000	60%	3,49,200
7	Working Capital	9,78,730		
	Total	2,40,74,479		1,38,57,450

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		1,38,57,450
2	Bank Finance - Long Term Loan	20%	46,19,150
3	Own Contribution		55,97,880
	Total		2,40,74,479

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)	42.37%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	23.42%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	11.32%	Project Viable	The project internal rate of return shall be more than 10% >10%
4	Net present value (at a discount rate of 10 per cent)	12,00,983	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	5.04	Project Viable	The Pack back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	1.76	Project Viable	DSCR shall be more than 2 for better performing project. >1.5

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Computer	1	65,000	65,000
2	Software	1	45,000	45,000
3	Printer	1	20,000	20,000
4	CCTV Cametas	7	9,500	66,500
5	Light Fous	10	1,500	15,000
Total				2,11,500

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

2.5

Transport vehical (Refer van and other)

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
				-
				-
				-
Total				-

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

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Legal Fees, Professional Fees, Land Development, Administration & Other Expenses	5,82,000
2		
3		
4		
5		
Total		5,82,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects

Total Value	1,16,400	1,16,400	1,16,400	1,16,400	1,16,400	-
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3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EIT	27,84,151	36,81,482	45,11,684	54,97,215	64,24,306	76,64,037	87,72,644
Add Depreciation as per Companies Act	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827
Less Depreciation as per IT Act	26,62,445	23,18,277	20,27,260	17,77,724	15,62,447	13,75,694	12,11,015
taxable Income	10,69,533	23,10,031	34,32,251	46,67,318	58,09,686	72,36,170	85,09,456
Provision of Taxes	2,78,183	6,90,816	9,02,264	12,12,593	15,36,538	18,81,605	22,11,928

Maximum Tax rate

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 46,19,150
 Interest rate /PA 12%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 85,569.19

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	46,19,150	46,191	-	46,191	46,19,150
	Month 2	46,19,150	46,191	-	46,191	46,19,150
	Month 3	46,19,150	46,191	-	46,191	46,19,150
	Month 4	46,19,150	46,191	-	46,191	46,19,150
	Month 5	46,19,150	46,191	-	46,191	46,19,150
	Month 6	46,19,150	46,191	-	46,191	46,19,150
	Month 7	46,19,150	46,191	-	46,191	46,19,150
	Month 8	45,79,772	45,798	39,378	85,569	45,79,772
	Month 9	45,40,001	45,400	39,771	85,569	45,40,001
	Month 10	44,99,832	44,998	40,169	85,569	44,99,832
	Month 11	44,59,261	44,593	40,571	85,569	44,59,261
	Month 12	44,18,284	44,183	40,977	85,569	44,18,284
Year 2	Month 13	43,76,898	43,769	41,386	85,569	43,76,898
	Month 14	43,35,097	43,351	41,800	85,569	43,35,097
	Month 15	42,92,879	42,929	42,218	85,569	42,92,879
	Month 16	42,50,239	42,502	42,640	85,569	42,50,239
	Month 17	42,07,172	42,072	43,067	85,569	42,07,172
	Month 18	41,63,675	41,637	43,497	85,569	41,63,675
	Month 19	41,19,742	41,197	43,932	85,569	41,19,742
	Month 20	40,75,370	40,754	44,372	85,569	40,75,370
	Month 21	40,30,555	40,306	44,815	85,569	40,30,555
	Month 22	39,85,291	39,853	45,264	85,569	39,85,291
	Month 23	39,39,575	39,396	45,716	85,569	39,39,575
	Month 24	38,93,402	38,934	46,173	85,569	38,93,402
Year 3	Month 25	38,46,766	38,468	46,635	85,569	38,46,766
	Month 26	37,99,665	37,997	47,102	85,569	37,99,665
	Month 27	37,52,092	37,521	47,573	85,569	37,52,092
	Month 28	37,04,044	37,040	48,048	85,569	37,04,044
	Month 29	36,55,515	36,555	48,529	85,569	36,55,515
	Month 30	36,06,501	36,065	49,014	85,569	36,06,501
	Month 31	35,56,997	35,570	49,504	85,569	35,56,997
	Month 32	35,06,998	35,070	49,999	85,569	35,06,998
	Month 33	34,56,499	34,565	50,499	85,569	34,56,499
	Month 34	34,05,494	34,055	51,001	85,569	34,05,494
	Month 35	33,53,980	33,540	51,514	85,569	33,53,980
	Month 36	33,01,951	33,020	52,029	85,569	33,01,951
Year 4	Month 37	32,49,401	32,494	52,550	85,569	32,49,401
	Month 38	31,96,326	31,963	53,075	85,569	31,96,326
	Month 39	31,42,720	31,427	53,606	85,569	31,42,720
	Month 40	30,88,578	30,886	54,142	85,569	30,88,578
	Month 41	30,33,895	30,339	54,683	85,569	30,33,895
	Month 42	29,78,664	29,787	55,230	85,569	29,78,664
	Month 43	29,22,882	29,229	55,783	85,569	29,22,882
	Month 44	28,66,541	28,665	56,340	85,569	28,66,541
	Month 45	28,09,638	28,096	56,904	85,569	28,09,638
	Month 46	27,52,165	27,522	57,473	85,569	27,52,165
	Month 47	26,94,117	26,941	58,048	85,569	26,94,117
	Month 48	26,35,489	26,355	58,628	85,569	26,35,489
Year 5	Month 49	25,76,275	25,763	59,214	85,569	25,76,275
	Month 50	25,16,468	25,165	59,806	85,569	25,16,468
	Month 51	24,56,064	24,561	60,405	85,569	24,56,064
	Month 52	23,95,055	23,951	61,009	85,569	23,95,055
	Month 53	23,33,437	23,334	61,619	85,569	23,33,437
	Month 54	22,71,202	22,712	62,235	85,569	22,71,202
	Month 55	22,08,345	22,083	62,857	85,569	22,08,345
	Month 56	21,44,859	21,449	63,486	85,569	21,44,859
	Month 57	20,80,738	20,807	64,121	85,569	20,80,738
	Month 58	20,15,977	20,160	64,762	85,569	20,15,977
	Month 59	19,50,567	19,506	65,409	85,569	19,50,567
	Month 60	18,84,504	18,845	66,064	85,569	18,84,504
Year 6	Month 61	18,17,779	18,178	66,724	85,569	18,17,779
	Month 62	17,50,388	17,504	67,391	85,569	17,50,388
	Month 63	16,82,323	16,823	68,065	85,569	16,82,323
	Month 64	16,13,577	16,136	68,746	85,569	16,13,577
	Month 65	15,44,143	15,441	69,433	85,569	15,44,143
	Month 66	14,74,016	14,740	70,128	85,569	14,74,016
	Month 67	14,03,187	14,032	70,829	85,569	14,03,187
	Month 68	13,31,649	13,316	71,537	85,569	13,31,649
	Month 69	12,59,397	12,594	72,253	85,569	12,59,397
	Month 70	11,86,421	11,864	72,975	85,569	11,86,421
	Month 71	11,12,716	11,127	73,705	85,569	11,12,716
	Month 72	10,38,274	10,383	74,442	85,569	10,38,274
Year 7	Month 73	9,63,088	9,631	75,186	85,569	9,63,088
	Month 74	8,87,150	8,871	75,938	85,569	8,87,150
	Month 75	8,10,452	8,105	76,698	85,569	8,10,452
	Month 76	7,32,987	7,330	77,465	85,569	7,32,987
	Month 77	6,54,748	6,547	78,239	85,569	6,54,748
	Month 78	5,75,726	5,757	79,022	85,569	5,75,726
	Month 79	4,95,914	4,959	79,812	85,569	4,95,914
	Month 80	4,15,304	4,153	80,610	85,569	4,15,304
	Month 81	3,33,888	3,339	81,416	85,569	3,33,888
	Month 82	2,51,658	2,517	82,230	85,569	2,51,658
	Month 83	1,68,605	1,686	83,053	85,569	1,68,605
	Month 84	84,722	847	83,883	85,569	84,722
				84,722	85,569	0

23,32,396

46,19,150

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		28,63,164	32,37,577	36,42,275	40,79,347	45,51,022	50,59,666
Trading							
Grain Processing							
Horticulture Processing							
Total		28,63,164	32,37,577	36,42,275	40,79,347	45,51,022	50,59,666
Closing Stock							
Agri Input							
Trading							
Grain Processing							
Horticulture Processing							
Total		28,63,164	32,37,577	36,42,275	40,79,347	45,51,022	50,59,666

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

Sl. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	14							
2	Custom Hiring	14							
3	Cleaning & Grading	14	37,72,603	43,85,895	49,34,823	55,27,679	61,67,484	68,57,450	76,00,995
4	Dal Mill	14							
5	Warehouse	14	38,663	43,496	48,715	54,348	60,422	63,443	66,616
6	Processing Unit - Horti Commodity	14							
	Subtotal		38,11,356	44,29,391	49,83,538	55,82,027	62,27,906	69,20,894	76,07,610
B	Closing Stock		28,63,164	32,37,577	36,42,275	40,79,347	45,51,022	50,59,666	56,07,796
	Total		66,74,520	76,66,968	86,25,813	96,61,375	1,07,78,928	1,19,80,559	1,32,75,406
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7							
2	Custom Hiring	7							
3	Cleaning & Grading	7	17,75,423	20,62,504	23,20,633	25,99,420	29,00,283	32,24,735	35,74,380
4	Dal Mill	7							
5	Warehouse	7	5,447	5,719	6,005	6,265	6,620	6,951	7,299
	Processing Unit - Horti Commodity	7							
	Total		17,80,870	20,68,223	23,26,638	26,05,725	29,06,904	32,31,686	35,81,679
D	Working Capital Own Contribution	20%	48,29,650	55,98,745	62,99,175	70,55,650	78,72,025	87,48,873	96,93,727

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

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	9,83,59,505	11,43,46,538	12,86,57,882	14,41,14,494	16,07,95,123	17,87,83,528	19,81,68,786
Facility 2 - Warehouse	10,08,000	11,34,000	12,70,080	14,16,933	15,75,296	16,54,061	17,36,764
Total Revenue	9,93,67,505	11,54,80,538	12,99,27,962	14,55,31,427	16,23,70,419	18,04,37,589	19,99,05,550
Variable Cost							
Facility 1 - Cleaning & Grading	9,25,75,624	10,75,44,831	12,10,04,453	13,55,41,175	15,12,29,058	16,81,46,877	18,63,78,405
Facility 2 - Warehouse	2,84,000	2,98,200	3,13,110	3,28,766	3,45,204	3,62,464	3,80,587
Total Variable Cost	9,28,59,624	10,78,43,031	12,13,17,563	13,58,69,941	15,15,74,262	16,85,09,341	18,67,58,992
Fixed Cost							
Facility 1 - Cleaning & Grading	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Facility 2 - Warehouse	2,55,000	2,67,750	2,81,138	2,95,194	3,09,954	3,25,452	3,41,724
Admin Expenses	10,86,000	11,40,300	11,97,315	12,57,181	13,20,040	13,86,042	14,55,344
Total Fixed Cost	16,41,000	17,23,050	18,09,203	18,99,663	19,94,646	20,94,378	21,99,097
Total Cost	9,45,00,624	10,95,66,081	12,31,26,765	13,77,69,603	15,35,68,908	17,06,03,719	18,89,58,089
Profit Before Depreciation, Interest and Tax	48,66,881	59,14,457	68,01,197	77,61,824	88,01,511	98,33,870	1,09,47,461
Depreciation	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827
Amortization	1,16,400	1,16,400	1,16,400	1,16,400	1,16,400	-	-
Profit Before Interest and Tax	38,02,654	48,50,230	57,36,970	66,97,597	77,37,284	88,86,042	99,99,633
Interest on Term loan	10,18,102	11,68,548	11,85,366	12,00,382	12,12,978	12,22,004	12,26,990
Profit Before Tax	27,84,551	36,81,682	45,51,604	54,97,215	65,24,306	76,64,039	87,72,644
Less: Tax	2,78,183	6,00,816	9,02,764	12,13,503	15,36,518	18,81,405	22,11,938
Profit After Tax	25,06,369	30,80,866	36,48,839	42,83,712	49,87,788	57,82,634	65,60,705
Cumulative Profit	25,06,369	55,87,234	92,36,073	1,35,19,785	1,85,07,573	2,42,90,207	3,08,50,912

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	33,28,344	79,22,035	1,20,37,736	1,67,12,549	2,20,06,068	2,78,81,838	3,44,27,283
Accounts Receivables	38,11,356	44,29,391	49,83,538	55,82,027	62,27,906	69,20,894	76,67,610
Other Current Assets	28,65,164	32,37,577	36,42,275	40,79,347	45,51,022	50,59,666	56,07,796
Total Current Assets	1,00,02,864	1,55,89,003	2,06,63,549	2,63,73,924	3,27,84,997	3,98,62,398	4,77,02,689
Gross Fixed Assets	2,25,13,749	2,15,65,922	2,06,18,095	1,96,70,268	1,87,22,441	1,77,74,614	1,68,26,786
Less: Depreciation	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827
Net Fixed Assets	2,15,65,922	2,06,18,095	1,96,70,268	1,87,22,441	1,77,74,614	1,68,26,786	1,58,78,959
Preliminary & Pre- operative Expenses	4,65,600	3,49,200	2,32,800	1,16,400	0	0	0
TOTAL ASSETS	3,20,34,386	3,65,56,298	4,05,66,617	4,52,12,765	5,05,59,610	5,66,89,184	6,35,81,648
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	39,14,920	55,98,745	62,99,175	70,55,650	78,72,025	87,48,873	96,93,727
Accounts Payable & Accrued Expenses	17,80,870	20,68,223	23,26,638	26,05,725	29,06,904	32,31,686	35,81,679
Total Current Liabilities	56,95,790	76,66,968	86,25,813	96,61,375	1,07,78,928	1,19,80,559	1,32,75,406
Secured Long Term Debt	43,76,898	38,46,766	32,49,401	25,76,275	18,17,779	9,63,088	0
TOTAL LIABILITIES	1,00,72,688	1,15,13,734	1,18,75,214	1,22,37,650	1,25,96,708	1,29,43,647	1,32,75,406
Share capital	55,97,880	55,97,880	55,97,880	55,97,880	55,97,880	55,97,880	55,97,880
Smart Grant -in-Aid	1,38,57,450	1,38,57,450	1,38,57,450	1,38,57,450	1,38,57,450	1,38,57,450	1,38,57,450
Reserves and Surplus	0	25,06,369	55,87,234	92,36,073	1,35,19,785	1,85,07,573	2,42,90,207
Add: Opening Balance (P/L Account)							
Profit & Loss) During the Year	25,06,369	30,80,866	36,48,839	42,83,712	49,87,788	57,82,634	65,60,705
Appropriation - Dividend							
Total Reserves	25,06,369	55,87,234	92,36,073	1,35,19,785	1,85,07,573	2,42,90,207	3,08,50,912

TOTAL EQUITY	2,19,61,698	2,50,42,564	2,86,91,403	3,29,75,115	3,79,62,902	4,37,45,537	5,03,06,242
TOTAL LIABILITIES & EQUITY	3,20,34,386	3,65,56,298	4,05,66,617	4,52,12,765	5,05,59,610	5,66,89,184	6,35,81,648
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. No	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	9,93,67,505	11,54,80,538	12,99,27,962	14,55,31,427	16,23,70,419	18,04,37,589	19,99,05,550
2	Equity / Share capital	55,97,880						
	Reinvestment							
3	Smart Grant -in-Aid	1,38,57,450						
4	Long Term Loan	46,19,150						
5	Short Term Loan	39,14,920	16,83,825	7,00,429	7,56,475	8,16,375	8,76,849	9,44,853
6	Increase in Current Liabilities	17,80,870	2,87,353	2,58,416	2,79,087	3,01,179	3,24,782	3,49,993
	Sub Total (A)	12,91,37,774	11,74,51,716	13,08,86,807	14,65,66,989	16,34,87,972	18,16,39,220	20,12,00,396
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building							
b	Machinery and Equipment	1,53,49,849						
c	Furniture & Fixture	69,52,400						
d	Infra-structure							
e	Vehicle	2,11,500						
f	Preliminary Expenses							
2	Operational Expenditure	5,82,000						
a	Variable Cost							
b	Fixed Cost	9,28,59,624	10,78,43,031	12,13,17,563	13,58,69,941	15,15,74,262	16,85,09,341	18,67,58,992
3	Loan Repayment	16,41,000	17,23,050	18,09,203	18,99,663	19,94,646	20,94,378	21,99,097
	LTL - Principal							
	LTL - Interest	2,42,252	5,30,131	5,97,365	6,73,126	7,58,495	8,54,692	9,63,088
	STL - Principal	5,48,312	4,96,699	4,29,465	3,53,704	2,68,335	1,72,139	63,742
	STL - Interest							
4	Increase in Receivables	4,69,790	6,71,849	7,55,901	8,46,678	9,44,643	10,49,865	11,63,247
5	Increase in Stocks	38,11,356	6,18,034	5,54,148	5,98,489	6,45,879	6,92,987	7,46,716
6	Tax	28,63,164	3,74,414	4,04,697	4,37,073	4,71,675	5,08,644	5,48,130
	Sub Total (B)	2,78,183	6,00,816	9,02,764	12,13,503	15,36,518	18,81,405	22,11,938
	Net Cash Flow (A-B)	12,58,09,431	11,28,58,025	12,67,71,106	14,18,92,176	15,81,94,453	17,57,63,450	19,46,54,952
	Opening Cash and Bank	33,28,344	45,93,691	41,15,701	46,74,813	52,93,519	58,75,770	65,45,445
	Cumulative Cash Balance	33,28,344	33,28,344	79,22,035	1,20,37,736	1,67,12,549	2,20,06,068	2,78,81,838
			79,22,035	1,20,37,736	1,67,12,549	2,20,06,068	2,78,81,838	3,44,27,283

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

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	25,06,368.60	30,80,866.58	36,48,839.53	42,81,12.00	49,87,787.51	57,82,634.29	65,60,705.76
Add: Depreciation	9,47,827.15	9,47,827.15	9,47,827.15	9,47,827.15	9,47,827.15	9,47,827.15	9,47,827.15
Add: Preliminary expense written off	1,16,400.00	1,16,400.00	1,16,400.00	1,16,400.00	1,16,400.00	0.00	0.00
Net Cash Accrual (A)	35,70,595.75	41,45,092.73	47,13,066.38	53,47,939.16	60,53,015.67	67,30,461.44	75,08,532.41
Initial Investment/ Net Cash Accrual	(2,40,74,479.4359)	35,70,595.75	41,45,092.73	47,13,066.38	53,47,939.16	60,53,015.67	67,30,461.44
IRR	11.32%						
Present Value Equivalent	0.90	0.81	0.72	0.65	0.59	0.53	0.47
Present Value of Future Inflows	32,01,258.08	33,45,044.81	34,16,686.18	34,82,746.28	35,40,537.48	35,97,104.86	35,44,801.94
Opening Net Cash Inflow				2,40,74,479.44			
Percent Capital Outflow				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

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Costs Revenues							
Factory 1 - Cleaning & Girding	9,83,89,805	11,43,46,538	12,86,57,882	14,41,14,494	16,07,85,123	17,87,83,578	19,81,68,786
Factory 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Factory 2 - Warehouse	10,08,000	11,34,000	12,70,080	14,16,933	15,75,296	16,54,061	17,36,764
Factory 3 - Cumin Hing	-	-	-	-	-	-	-
Factory 5 - Agri Input Centre	-	-	-	-	-	-	-
Factory 6 - Processing Unit - Hooti Centre	-	-	-	-	-	-	-
Total Receipts	9,93,67,305	11,34,80,538	12,99,27,962	14,55,31,427	16,23,70,419	18,04,37,549	19,99,05,550
Total Variable Exp	9,28,10,624	10,78,43,031	12,13,17,563	13,58,69,941	15,15,74,262	16,85,09,341	18,67,88,992
Contribution	65,07,881	76,37,507	86,10,399	96,61,487	1,07,96,157	1,19,28,208	1,31,16,557
Total Fixed exp	44,19,845	41,58,127	39,53,863	37,93,787	36,73,101	34,70,072	34,12,112
BEP	68%	54%	46%	39%	34%	29%	26%

Average BEP 42.37%

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	25,06,369	30,80,866	36,48,839	42,81,712	49,87,788	57,82,634	65,60,705
Add: Depreciation	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827
Add: Preliminary exp Written off	1,16,400	1,16,400	1,16,400	1,16,400	1,16,400	0	0
Net Cash Accrual (A)	35,70,596	41,45,093	47,13,066	53,47,939	60,53,015	67,30,461	75,08,532
PV Factor @ 10 %	0.91	0.81	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	32,45,996	34,25,696	35,40,997	36,53,714	37,57,825	37,99,170	38,53,064
Total Discounted Cash Flows	2,52,75,443						
Present Value of Outflow	2,40,74,479						
NPV	12,00,963.45						

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	27,84,551	36,81,652	45,51,604	54,97,215	65,24,306	76,64,039	87,72,644
Average net profit	56,79,134.26						
Total Project cost	2,40,74,479.44						
ROI	23.12%						

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

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	2,40,74,479						
Profit after Tax & Dividend	25,06,369	30,80,866	36,48,839	42,81,712	49,87,788	57,82,634	65,60,705
Add: Depreciation	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827	9,47,827
Add: Preliminary exp Written off	1,16,400	1,16,400	1,16,400	1,16,400	1,16,400	0	0
Net Cash Accrual (A)	35,70,596	41,45,093	47,13,066	53,47,939	60,53,015	67,30,461	75,08,532
Cashflow - Initial Investment	(2,06,03,884)	(1,63,58,791)	(1,16,46,726)	(63,89,785)	(2,45,771)		

Payback period (in years) - Project 5.04

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	38,01,654	48,50,230	57,36,970	66,97,597	77,37,284	88,86,042	99,99,633
Total	38,01,654	48,50,230	57,36,970	66,97,597	77,37,284	88,86,042	99,99,633
Total Annual EMI	51,75,275	33,83,505	24,83,161	26,20,084	27,87,848	29,53,544	31,34,931
Debt Service Coverage Ratio (DSCR)	0.73	1.43	2.31	2.55			

Average DSCR 1.76

the debt-to-capital 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 - Clearing & Grading	10,33,77,180	12,00,63,865	13,50,90,776	15,13,70,219	16,88,34,879	18,77,22,704	20,80,77,225
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	10,38,469	11,00,700	13,33,584	14,87,730	16,14,061	17,36,764	18,23,602
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Centre	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	10,43,35,880	12,12,54,565	13,64,24,360	15,28,07,998	17,04,88,948	18,94,59,468	20,99,00,837
Expenses	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amount)	16,41,000	17,23,050	18,09,203	18,99,643	19,94,646	20,94,378	21,99,097
Variable Cost	9,75,02,605	10,74,43,031	12,13,17,563	13,58,69,941	15,13,74,262	16,81,29,341	18,67,58,992
Total Operational Expenses	9,91,43,605	10,91,66,081	12,31,26,765	13,77,89,603	15,33,48,908	17,06,03,719	18,89,58,089
Net Income	51,20,275	1,16,88,484	1,32,97,595	1,50,38,395	1,69,20,032	1,88,55,749	2,09,42,748

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Clearing & Grading	9,83,39,505	11,43,46,538	12,86,57,882	14,41,14,494	16,07,95,123	17,87,83,578	19,81,68,766
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	10,08,000	11,34,000	12,70,080	14,18,933	15,75,296	16,54,061	17,36,764
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Centre	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	9,93,67,505	11,54,80,538	12,99,27,962	14,55,31,427	16,23,70,419	18,04,37,589	19,99,05,550
Expenses	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amount)	16,41,000	17,23,050	18,09,203	18,99,643	19,94,646	20,94,378	21,99,097
Variable Cost	9,75,02,608.20	11,22,15,182.31	12,73,83,441.01	14,28,63,437.53	15,91,51,975.31	17,65,34,808.16	19,60,96,941.85
Total Operational Expenses	9,91,43,605.20	11,49,38,232.31	12,91,82,643.51	14,48,43,100.23	16,11,47,211.06	17,90,29,186.20	19,82,96,038.80
Net Income	-1,899.69	5,22,306.76	7,35,318.56	9,68,136.88	12,23,797.34	16,08,401.39	16,09,510.93

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Clearing & Grading	9,34,41,530	10,86,29,211	12,23,24,988	13,69,08,769	15,27,55,367	16,98,44,351	18,82,60,346
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	9,57,600	10,77,300	12,06,576	13,46,086	14,96,531	15,71,358	16,55,926
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Centre	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	9,43,99,130	10,97,06,511	12,34,31,564	13,87,54,856	15,47,51,898	17,14,15,709	18,99,10,272
Expenses	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amount)	16,41,000	17,23,050	18,09,203	18,99,643	19,94,646	20,94,378	21,99,097
Variable Cost	8,82,16,643	10,24,50,879	11,57,51,685	12,90,76,444	14,39,55,549	16,00,83,874	17,74,21,043
Total Operational Expenses	8,98,57,643	10,41,73,929	11,70,60,887	13,09,76,106	14,59,50,195	16,21,78,252	17,94,20,140
Net Income	45,41,487	55,32,582	63,70,677	72,78,750	82,61,703	92,37,457	1,02,90,133

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Clearing & Grading	9,83,39,505	11,43,46,538	12,86,57,882	14,41,14,494	16,07,95,123	17,87,83,578	19,81,68,766
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	10,08,000	11,34,000	12,70,080	14,18,933	15,75,296	16,54,061	17,36,764
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Centre	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	9,93,67,505	11,54,80,538	12,99,27,962	14,55,31,427	16,23,70,419	18,04,37,589	19,99,05,550
Expenses	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amount)	16,41,000	17,23,050	18,09,203	18,99,643	19,94,646	20,94,378	21,99,097
Variable Cost	8,82,16,643	10,24,50,879	11,57,51,685	12,90,76,444	14,39,55,549	16,00,83,874	17,74,21,043
Total Operational Expenses	8,98,57,643	10,41,73,929	11,70,60,887	13,09,76,106	14,59,50,195	16,21,78,252	17,94,20,140
Net Income	95,09,862	1,13,06,609	1,28,67,075	1,45,55,321	1,63,80,224	1,82,59,337	2,03,85,410

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	1500
Total No of Non- members Cultivating Grain Crops from other CBOs as per agreement	751
Total	2251
Average Land Holding per Member (Acres)	4
Total Cultivated Land under grain Crop(Acres)	9904

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	70%	6933	3	55465	0%	55465
	Red Gram/Tur	20%	1981	6	12678	5%	12044
	Paddy/Rice	0%	0	0	0	0%	0
	Green Gram/ Moong	2%	198	6	1189	2%	1165
	Maize	0%	0	0	0	0%	0
	Black Gram/Udid	0%	0	0	0	10%	0
	Bajra	0%	0	0	0	2%	0
	Jawar	0%	0	0	0	0%	0
	Saff flower	0%	0	0	0	0%	0
	Area Under Rabi Cultivation (In Acres)	60%	5942.64				
Rabi	Wheat	0%	0	0	0	10%	0
	Bengal Gram/Channa	60%	3566	6	21394	3%	20752
	Jawar	10%	594	7	4160	5%	3952
	Maize	0%	0	0	0	0%	0
	Safflower	3%	178	4	713	0%	713
		0%	0	0	0	0%	0
Area Under Summer Cultivation (In Acres)	5%	495.22					
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	36052	38825	41598	44372	47145	49918	52691
Red Gram/Tur	7878	8431	9033	9635	10237	10839	11442
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	757	815	874	932	990	1048	1107
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
Saff flower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	13489	14526	15564	16601	17639	18677	19714
Jawar	2569	2766	2964	3161	3359	3557	3754
Maize	0	0	0	0	0	0	0
Safflower	464	499	535	570	606	642	677
	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

10.4 Quantity of Marketable Surplus Produce Considered for Processing 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
Saff flower	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

10.5 Crop-wise Area Considered for Agri Input Service Centre

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

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Particulars	Y1	Y2	Y3	Y4	Tenative Waage Percentage		
					Grains	Fruit and Vegetables	Percentage
Capacity	30 Quintals/Hour						
No. of Hours	8						
No. of Working Days	250						
No. of Operation Days	255	274	294	314	333	353	372
Soybean	36,052	38,825	41,598	44,372	47,145	49,918	52,691
Red Gram/Tur	7,828	8,431	9,033	9,635	10,237	10,839	11,442
Green Gram/ Moong	757	815	874	932	990	1,048	1,107
Bengal Gram/Channa	13,489	14,526	15,564	16,601	17,639	18,677	19,714
Jawar	2,569	2,766	2,964	3,161	3,359	3,557	3,754
Safflower	464	499	535	570	606	642	677
Total Grains Quantity to be Processed	61,158	65,863	70,567	75,272	79,976	84,681	89,385
Job Work for Grains	70%	70%	70%	70%	70%	70%	70%
Quantity for loading of Grains	30%	30%	30%	30%	30%	30%	30%
Job Work (50%)	42,811	46,104	49,397	52,690	55,983	59,277	62,570
Quantity for sale (50%)							
Soybean	10,816	11,648	12,480	13,312	14,145	14,975	15,807
Red Gram/Tur	2,349	2,529	2,710	2,891	3,071	3,252	3,432
Green Gram/ Moong	227	245	262	280	297	314	332
Bengal Gram/Channa	4,047	4,358	4,669	4,980	5,292	5,603	5,914
Jawar	771	830	889	948	1,008	1,067	1,126
Safflower	139	150	160	171	182	193	203
Output							
Soybean	10,599	11,415	12,230	13,045	13,861	14,676	15,491
Red Gram/Tur	2,302	2,479	2,656	2,833	3,010	3,187	3,364
Green Gram/ Moong	223	240	257	274	291	308	325
Bengal Gram/Channa	3,966	4,271	4,576	4,881	5,186	5,491	5,796
Jawar	755	813	871	929	988	1,046	1,104
Safflower	136	147	157	168	178	189	199

12.2 Facility 1 - Profit and loss of Trading

100% 105.00% 110.25% 115.70% 121.55% 127.63% 134.01%

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Revenue									
Soybean	Quintals	5,500	5,65,47,227	6,57,78,191	7,40,11,059	8,29,02,769	9,24,08,622	10,28,46,803	11,39,98,555
Red Gram/Tur	Quintals	6,500	1,45,11,340	1,68,80,222	1,89,92,068	2,12,74,788	2,37,37,300	2,63,92,894	2,92,54,694
Green Gram/ Moong	Quintals	7,000	15,11,353	17,58,072	19,78,114	22,15,765	24,72,236	27,48,815	30,46,870
Bengal Gram/Channa	Quintals	5,500	2,11,56,741	2,46,10,440	2,76,90,709	3,10,17,479	3,46,07,699	3,84,79,397	4,26,51,745
Jawar	Quintals	2,800	18,31,350	21,30,316	23,96,549	26,84,019	29,95,604	33,30,834	36,91,999
Safflower	Quintals	5,000	6,60,913	7,68,836	8,65,064	9,68,093	10,81,153	12,03,105	13,32,151
Job Work Charges	Quintals	50	21,40,543	24,20,461	27,23,018	30,49,780	34,02,411	37,82,681	41,92,471
Total Revenue			9,83,89,505	11,43,46,538	12,86,57,882	14,41,14,494	16,07,05,123	17,87,83,528	19,81,68,786
Expenses									
Variable Cost									
Soybean	Quintals	5,100	5,51,59,584	6,23,72,761	7,01,60,356	7,85,89,679	8,76,76,610	9,74,73,761	10,80,35,035
Red Gram/Tur	Quintals	6,100	1,43,26,041	1,61,99,446	1,82,24,377	2,04,11,303	2,27,71,359	2,53,16,394	2,80,59,003
Green Gram/ Moong	Quintals	6,500	14,76,330	16,69,389	18,78,062	21,03,430	23,46,630	26,08,910	28,91,542
Bengal Gram/Channa	Quintals	5,000	2,02,32,936	2,28,78,748	2,57,38,592	2,88,27,222	3,21,60,370	3,57,54,764	3,96,28,197
Jawar	Quintals	2,200	16,95,346	19,17,045	21,56,676	24,15,477	26,94,766	29,98,046	33,29,507
Safflower	Quintals	4,500	6,25,760	7,07,500	7,96,039	8,91,564	9,94,651	11,05,817	12,25,614
Daily Labour		5	300	382,240	4,32,225	4,86,253	5,44,604	6,07,573	6,75,479
Electricity Charges		-30.48	10	(77,071)	(87,839)	(98,807)	(1,10,665)	(1,23,459)	(1,37,257)
Gunnt Bags/100 Kg			40	7,19,223	8,13,275	9,14,934	10,24,726	11,43,210	12,70,981
Transportation Cost/100 Kg			50	8,99,028	10,16,593	11,43,668	12,80,908	14,29,013	15,88,726
Total Variable Cost			9,25,75,624	10,75,44,831	12,10,04,453	13,55,41,175	15,12,29,058	16,81,46,877	18,63,78,405
Fixed Cost									
Machine Operator	1	15,000	1,80,000	1,80,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Support Staff	1	10,000	1,20,000	1,20,000	1,32,300	1,38,015	1,45,861	1,53,154	1,60,811
Total Fixed Cost			3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Total Expenses			9,28,75,624	10,78,59,831	12,13,35,203	13,58,88,463	15,15,93,710	16,85,29,762	18,67,80,434
Operating Income			54,83,881	64,86,707	73,22,679	82,26,032	92,01,412	1,02,53,766	1,13,88,352

1. Inflation is assumed to be 3% annually.

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

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 1,000 MT

No of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilization	70%	75%	80%	85%	90%	95%	96%
Total Quantity Stored per Annum	8,400.00	9,000.00	9,600.00	10,200.00	10,800.00	10,800.00	10,800.00

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		120	10,08,000	11,34,000	12,70,080	14,16,933	15,75,296	16,54,061	17,36,764
Total Revenue			10,08,000	11,34,000	12,70,080	14,16,933	15,75,296	16,54,061	17,36,764
Expenses									
Variable Cost									
Damage	MT	14	56,000	58,800	61,740	64,827	68,068	71,472	75,045
Fumigation	MT	14	1,68,000	1,76,400	1,85,220	1,94,481	2,04,205	2,14,415	2,25,136
Electricity		5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Total Variable Cost			2,84,000	2,98,200	3,13,110	3,28,766	3,45,204	3,62,464	3,80,587
Fixed Cost									
Warehouse Manager	1	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Insurance		0	75,000	78,750	82,688	86,822	91,163	95,721	1,00,507
Total Fixed Cost			2,55,000	2,67,750	2,81,138	2,95,194	3,09,954	3,25,452	3,41,724
Total Expenses			5,39,000	5,65,950	5,94,248	6,23,960	6,55,158	6,87,916	7,22,312
Operating profit			4,69,000	5,68,050	6,75,833	7,92,973	9,20,138	9,66,145	10,14,452

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