

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, CIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically.

3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, productivity and consumption at HH level)
- 2.0 Finalize Business activity in consultation with 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	2,11,79,188	60%	1,27,07,513
2	Machinery and Equipment	1,70,12,512	60%	1,02,07,507
3	Furniture and Fixture	4,05,920	60%	2,43,552
4	IT & It Infrastructure	12,72,000	60%	7,63,200
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	1,75,550	60%	1,05,330
7	Working Capital	6,76,419		
Total		4,07,21,589		2,40,27,102

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 preoprtave expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		2,40,27,102
2	Bank Finance - Long Term Loan	35%	1,39,54,367
3	Own Contribution		27,40,120
Total			4,07,21,589

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)	41.47%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	16.09%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	10.09%	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)	42,33,600	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	5.28	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	3.46	Project Viable	DSCR shall be more than 2 for better performing project. >2

3.1 Schedule of General Admin Expenses

Particulars	Unit	No of Unit	Unit Cost	100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%						
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	30,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Accountant	No.	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Washmen	No.	2	9,500	2,28,000	2,39,400	2,51,370	2,63,939	2,77,135	2,90,992	3,05,542
Telephone and internet Exp	Months	12	3,500	42,000	44,100	46,305	48,620	51,051	53,604	56,284
Office Electricity Exp	Months	12	7,500	90,000	94,500	99,225	1,04,186	1,09,396	1,14,865	1,20,609
Printing & Stationary	Months	12	7,500	90,000	94,500	99,225	1,04,186	1,09,396	1,14,865	1,20,609
Land Lease	Months	12	10,000	1,20,000	1,26,000	1,32,000	1,38,015	1,45,501	1,53,154	1,60,811
Misc expenses	Months	12	1,250	15,000	15,750	16,538	17,364	18,233	19,144	20,101
Audit and Legal Compliances expenses	Lumpsum	1	1,00,000	1,00,000	1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010
Back office/MIS	No.	1	10,000	10,000	10,500	11,025	11,576	12,155	12,763	13,401
Sales Team	No.	2	20,000	40,000	42,000	44,100	46,305	48,620	51,051	53,604
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				13,35,000	14,01,750	14,71,838	15,45,429	16,22,701	17,03,836	17,89,028

3.2 Depreciation

Particulars	As per companies Act							As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets														
Building														
Asset Value	2,11,79,188	2,04,09,113	1,96,39,037	1,88,68,962	1,80,98,887	1,73,28,812	1,65,58,736	2,11,79,188	1,84,36,483	1,60,48,959	1,39,70,618	1,21,61,423	1,05,86,519	92,15,565
Depreciation	7,70,075	7,70,075	7,70,075	7,70,075	7,70,075	7,70,075	7,70,075	27,42,705	23,87,525	20,78,340	18,09,195	15,74,004	13,70,954	11,93,416
Accumulated Depreciation	7,70,075	15,40,151	23,10,226	30,80,301	38,50,376	46,20,452	53,90,527	27,42,705	51,30,229	72,08,570	90,17,765	1,05,92,669	1,19,63,623	1,31,57,039
Net Fixed Assets	2,04,09,113	1,96,39,037	1,88,68,962	1,80,98,887	1,73,28,812	1,65,58,736	1,57,88,661	1,84,36,483	1,60,48,959	1,39,70,618	1,21,61,423	1,05,86,519	92,15,565	80,22,149
Plant and Machinery														
Asset Value	1,70,12,512	1,59,35,620	1,48,58,728	1,37,81,836	1,27,04,944	1,16,28,052	1,05,51,160	1,70,12,512	1,39,33,247	1,14,11,330	93,45,879	76,54,275	62,68,851	51,34,189
Depreciation	10,76,892	10,76,892	10,76,892	10,76,892	10,76,892	10,76,892	10,76,892	30,79,265	25,21,918	20,65,451	16,91,604	13,85,424	11,34,662	9,29,288
Accumulated Depreciation	10,76,892	21,53,784	32,30,676	43,07,568	53,84,460	64,61,352	75,38,244	30,79,265	56,01,182	76,66,633	93,58,237	1,07,43,661	1,18,78,323	1,28,07,611
Net Fixed Assets	1,59,35,620	1,48,58,728	1,37,81,836	1,27,04,944	1,16,28,052	1,05,51,160	94,74,268	1,39,33,247	1,14,11,330	93,45,879	76,54,275	62,68,851	51,34,189	42,04,901
Furniture and Electrification														
Asset Value	4,05,920	3,65,328	3,24,736	2,84,144	2,43,552	2,02,960	1,62,368	4,05,920	3,00,827	2,22,943	1,65,223	1,22,447	90,745	67,251
Depreciation	40,592	40,592	40,592	40,592	40,592	40,592	40,592	1,05,093	77,884	57,720	42,776	31,701	23,494	17,411
Accumulated Depreciation	40,592	81,184	1,21,776	1,62,368	2,02,960	2,43,552	2,84,144	1,05,093	1,82,977	2,40,697	2,83,473	3,15,175	3,38,669	3,56,080
Net Fixed Assets	3,65,328	3,24,736	2,84,144	2,43,552	2,02,960	1,62,368	1,21,776	3,00,827	2,22,943	1,65,223	1,22,447	90,745	67,251	49,840
Vehicle														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT Infrastructure														
Asset Value	12,72,000	8,69,158	4,66,315	63,473	3,39,370	7,42,212	11,45,054	12,72,000	4,68,605	1,72,634	63,598	23,430	8,631	3,180
Depreciation	4,02,842	4,02,842	4,02,842	4,02,842	4,02,842	4,02,842	4,02,842	8,03,395	2,95,971	1,09,036	40,169	14,798	5,452	2,008
Accumulated Depreciation	4,02,842	8,05,685	12,08,527	16,11,370	20,14,212	24,17,054	28,19,897	8,03,395	10,99,366	12,08,402	12,48,570	12,63,369	12,68,820	12,70,829
Net Fixed Assets	8,69,158	4,66,315	63,473	3,39,370	7,42,212	11,45,054	15,47,897	4,68,605	1,72,634	63,598	23,430	8,631	3,180	1,171
Gross Fixed Asset	3,98,69,628	3,75,79,218	3,52,88,817	3,29,98,415	3,07,08,013	2,84,17,612	2,61,27,210	3,98,69,628	3,31,39,163	2,78,55,865	2,35,45,319	1,99,61,575	1,69,54,747	1,44,28,185
Total Depreciation	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402	67,30,457	52,83,297	43,10,546	35,83,744	30,06,828	25,34,562	21,42,124
Accumulated Depreciation	22,96,402	45,80,803	68,71,205	91,61,607	1,14,52,008	1,37,42,410	1,60,32,812	67,30,457	1,20,13,755	1,63,24,301	1,99,08,045	2,29,14,873	2,54,49,435	2,75,91,559
Net Fixed Assets	3,75,79,218	3,52,88,817	3,29,98,415	3,07,08,013	2,84,17,612	2,61,27,210	2,38,36,808	3,31,39,163	2,78,55,865	2,35,45,319	1,99,61,575	1,69,54,747	1,44,20,185	1,22,78,061

Amortization: Straight Line Method (SLM) is used	Companies Act	IT Act
Depreciation: Straight Line Method (SLM) is used	SLM	WDV
Land	0.00%	0.00%
Building	3.64%	12.95%
Furniture and Electrification	10.00%	25.89%
IT and Infrastructure	31.67%	63.16%
Vehicle	11.88%	31.23%
Plant and machinery	6.33%	18.10%
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	35,110	35,110	35,110	35,110	35,110	35,110	-
Total Value		35,110	35,110	35,110	35,110	35,110	35,110	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	25,67,819	43,28,076	59,84,289	77,99,583	97,87,889	1,16,78,306	1,33,85,115
Add Depreciation as per companies Act	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402	22,96,402
Less Depreciation as per IT Act	67,30,457	52,83,297	43,10,546	35,83,744	30,06,828	25,34,562	21,42,124
Taxable Income	-18,72,237	13,35,180	39,64,145	65,06,041	90,71,463	1,14,34,146	1,35,33,393
Provision of Taxes	-41,18,921	2,95,740	8,72,112	14,31,229	19,95,722	25,15,512	29,77,346

Maximum Tax rate **23%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	1,39,54,367
Interest rate /PA	13%
Loan Tenure in years	5
Moratorium Period (In Months)	6
EMI	Rs. 3,42,686.58

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 2	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 3	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 4	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 5	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 6	1,39,54,367	1,51,172	-	1,51,172	1,39,54,367
	Month 7	1,39,54,367	1,51,172	1,91,514	3,42,687	1,37,62,853
	Month 8	1,37,62,853	1,49,098	1,93,589	3,42,687	1,35,69,264
	Month 9	1,35,69,264	1,47,000	1,95,686	3,42,687	1,33,73,578
	Month 10	1,33,73,578	1,44,880	1,97,806	3,42,687	1,31,75,771
	Month 11	1,31,75,771	1,42,738	1,99,949	3,42,687	1,29,75,822
	Month 12	1,29,75,822	1,40,571	2,02,115	3,42,687	1,27,73,707
Year 2	Month 13	1,27,73,707	1,38,382	2,04,305	3,42,687	1,25,69,402
	Month 14	1,25,69,402	1,36,169	2,06,518	3,42,687	1,23,62,884
	Month 15	1,23,62,884	1,33,931	2,08,755	3,42,687	1,21,54,129
	Month 16	1,21,54,129	1,31,670	2,11,017	3,42,687	1,19,43,112
	Month 17	1,19,43,112	1,29,384	2,13,303	3,42,687	1,17,29,809
	Month 18	1,17,29,809	1,27,073	2,15,614	3,42,687	1,15,14,196
	Month 19	1,15,14,196	1,24,737	2,17,949	3,42,687	1,12,96,246
	Month 20	1,12,96,246	1,22,376	2,20,311	3,42,687	1,10,75,936
	Month 21	1,10,75,936	1,19,989	2,22,697	3,42,687	1,08,53,238
	Month 22	1,08,53,238	1,17,577	2,25,110	3,42,687	1,06,28,129
	Month 23	1,06,28,129	1,15,138	2,27,549	3,42,687	1,04,00,580
	Month 24	1,04,00,580	1,12,673	2,30,014	3,42,687	1,01,70,566
Year 3	Month 25	1,01,70,566	1,10,181	2,32,505	3,42,687	99,38,061
	Month 26	99,38,061	1,07,662	2,35,024	3,42,687	97,03,037
	Month 27	97,03,037	1,05,116	2,37,570	3,42,687	94,65,466
	Month 28	94,65,466	1,02,543	2,40,144	3,42,687	92,25,322
	Month 29	92,25,322	99,941	2,42,746	3,42,687	89,82,577
	Month 30	89,82,577	97,311	2,45,375	3,42,687	87,37,201
	Month 31	87,37,201	94,653	2,48,034	3,42,687	84,89,168
	Month 32	84,89,168	91,966	2,50,721	3,42,687	82,38,447
	Month 33	82,38,447	89,250	2,53,437	3,42,687	79,85,011
	Month 34	79,85,011	86,504	2,56,182	3,42,687	77,28,828
	Month 35	77,28,828	83,729	2,58,958	3,42,687	74,69,871
	Month 36	74,69,871	80,924	2,61,763	3,42,687	72,08,108
Year 4	Month 37	72,08,108	78,088	2,64,599	3,42,687	69,43,509
	Month 38	69,43,509	75,221	2,67,465	3,42,687	66,76,044
	Month 39	66,76,044	72,324	2,70,363	3,42,687	64,05,681
	Month 40	64,05,681	69,395	2,73,292	3,42,687	61,32,389
	Month 41	61,32,389	66,434	2,76,252	3,42,687	58,56,137
	Month 42	58,56,137	63,441	2,79,245	3,42,687	55,76,892
	Month 43	55,76,892	60,416	2,82,270	3,42,687	52,94,622
	Month 44	52,94,622	57,358	2,85,328	3,42,687	50,09,293
	Month 45	50,09,293	54,267	2,88,419	3,42,687	47,20,874
	Month 46	47,20,874	51,143	2,91,544	3,42,687	44,29,330
	Month 47	44,29,330	47,984	2,94,702	3,42,687	41,34,628
	Month 48	41,34,628	44,792	2,97,895	3,42,687	38,36,733
Year 5	Month 49	38,36,733	41,565	3,01,122	3,42,687	35,35,611
	Month 50	35,35,611	38,302	3,04,384	3,42,687	32,31,227
	Month 51	32,31,227	35,005	3,07,682	3,42,687	29,23,546
	Month 52	29,23,546	31,672	3,11,015	3,42,687	26,12,531
	Month 53	26,12,531	28,302	3,14,384	3,42,687	22,98,147
	Month 54	22,98,147	24,897	3,17,790	3,42,687	19,80,357
	Month 55	19,80,357	21,454	3,21,233	3,42,687	16,59,124
	Month 56	16,59,124	17,974	3,24,713	3,42,687	13,34,411
	Month 57	13,34,411	14,456	3,28,230	3,42,687	10,06,181
	Month 58	10,06,181	10,900	3,31,786	3,42,687	6,74,395
	Month 59	6,74,395	7,306	3,35,381	3,42,687	3,39,014
	Month 60	3,39,014	3,673	3,39,014	3,42,687	0

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input				-	-	-	-	-
Trading			17,41,890	20,11,883	23,04,520	26,21,392	29,64,189	33,34,713
Grain Processing - Healthy Roasted Seed			-	-	-	-	-	-
Horticulture Processing			-	-	-	-	-	-
Total			17,41,890	20,11,883	23,04,520	26,21,392	29,64,189	33,34,713
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	17,41,890	20,11,883	23,04,520	26,21,392	29,64,189	33,34,713	37,34,879
Grain Processing - Healthy Roasted Seed	5%	-	-	-	-	-	-	-
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		17,41,890	20,11,883	23,04,520	26,21,392	29,64,189	33,34,713	37,34,879

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	1,52,264	1,59,878	1,67,871	1,76,265	1,85,078	1,94,332	2,04,049	
3	Cleaning & Grading	14	15,60,337	18,86,093	21,61,234	24,59,175	27,81,507	31,29,923	35,06,228	
4	Grain Processing	14	-	-	-	-	-	-	-	
5	Warehouse	14	44,186	49,295	54,805	60,742	67,136	70,493	74,017	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	Subtotal		17,56,787	20,95,266	23,83,911	26,96,182	30,33,721	33,94,748	37,84,294	
B	Closing Stock		17,41,890	20,11,883	23,04,520	26,21,392	29,64,189	33,34,713	37,34,879	
	Total		34,98,677	41,07,149	46,88,431	53,17,574	59,97,910	67,29,461	75,19,173	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-	
2	Custom Hiring	7	33,770	35,459	37,232	39,093	41,048	43,100	45,255	
3	Cleaning & Grading	7	6,34,716	7,66,503	8,78,313	9,99,388	11,30,375	12,71,962	14,24,882	
4	Grain Processing	7	-	-	-	-	-	-	-	
5	Warehouse	7	6,022	6,323	6,639	6,971	7,320	7,686	8,070	
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	Total		6,74,508	8,08,285	9,22,184	10,45,453	11,78,743	13,22,748	14,78,207	
D	Working Capital		28,24,169	32,98,864	37,66,247	42,72,121	48,19,167	54,06,713	60,40,966	
	Own Contribution	25%	7,06,042							

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 - Cleaning & Grading	4,06,80,203	4,91,73,131	5,63,46,467	6,41,14,204	7,25,17,848	8,16,01,571	9,14,12,372
Facility 2 - Warehouse	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Facility 3 - Custom Hiring	39,69,750	41,68,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845
Total Revenue	4,55,13,953	5,43,05,268	6,17,94,746	6,98,97,409	7,86,55,851	8,80,46,474	9,81,79,520
Variable Cost							
Facility 1 - Cleaning & Grading	3,32,54,078	4,01,50,350	4,60,07,028	5,23,48,998	5,92,10,148	6,66,26,540	7,46,36,546
Facility 2 - Warehouse	3,14,000	3,29,700	3,46,185	3,63,494	3,81,669	4,00,752	4,20,790
Facility 3 - Custom Hiring	17,60,875	18,48,919	19,41,365	20,38,433	21,40,355	22,47,372	23,59,741
Total Variable Cost	3,53,28,953	4,23,28,969	4,82,94,578	5,47,50,926	6,17,32,171	6,92,74,665	7,74,17,076
Fixed Cost							
Facility 1 - Cleaning & Grading	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Facility 2 - Warehouse	4,20,000	4,41,000	4,63,050	4,86,203	5,10,513	5,36,038	5,62,840
Facility 3 - Custom Hiring	9,00,000	9,45,000	9,92,250	10,41,863	10,93,956	11,48,653	12,06,086
Admin Expenses	13,35,000	14,01,750	14,71,838	15,45,429	16,22,701	17,03,836	17,89,028
Total Fixed Cost	32,55,000	34,17,750	35,88,638	37,68,069	39,56,473	41,54,296	43,62,011
Total Cost	3,85,83,953	4,57,46,719	5,18,83,216	5,85,18,995	6,56,88,644	7,34,28,961	8,17,79,088
Profit Before Depreciation ,Interest and Tax	69,29,999	85,58,549	99,11,531	1,13,78,414	1,29,67,207	1,46,17,513	1,64,00,433
Depreciation	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Amortization	35,110	35,110	35,110	35,110	35,110	-	-
Profit Before Interest and Tax	46,04,488	62,33,038	75,86,019	90,52,902	1,06,41,695	1,23,27,112	1,41,10,031
Interest on Term loan	20,36,669	19,04,962	16,01,730	12,53,519	8,53,806	6,48,806	7,24,916
Profit Before Tax	25,67,819	43,28,076	59,84,289	77,99,383	97,87,889	1,16,78,306	1,33,85,115
Less: Tax	(4,11,892)	2,93,740	8,72,112	14,31,329	19,95,722	25,15,512	29,77,346
Profit After Tax	29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Cumulative Profit	29,79,711	70,14,047	1,21,26,225	1,84,94,279	2,62,86,446	3,54,49,240	4,58,57,009

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	48,00,982	85,57,689	1,30,32,919	1,83,55,111	2,46,36,056	3,60,89,252	4,87,87,422
Accounts Receivables							
Other Current Assets							
Total Current Assets	48,00,982	85,57,689	1,30,32,919	1,83,55,111	2,46,36,056	3,60,89,252	4,87,87,422
Gross Fixed Assets	3,98,69,620	3,75,79,218	3,52,88,817	3,29,98,415	3,07,08,013	2,84,17,612	2,61,27,210
Less: Depreciation	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Net Fixed Assets	3,75,79,218	3,52,88,817	3,29,98,415	3,07,08,013	2,84,17,612	2,61,27,210	2,38,36,808
Preliminary & Pre- operative Expenses	1,40,440	1,05,330	70,220	35,110	0	0	0
TOTAL ASSETS	4,25,20,640	4,39,51,835	4,61,01,554	4,90,98,234	5,30,53,668	6,22,16,462	7,26,24,231
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	1,27,73,707	1,01,70,566	72,08,108	38,36,733	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	1,27,73,707	1,01,70,566	72,08,108	38,36,733	0	0	0
Share capital	27,40,120	27,40,120	27,40,120	27,40,120	27,40,120	27,40,120	27,40,120
Smart Grant -in-Aid	2,40,27,102	2,40,27,102	2,40,27,102	2,40,27,102	2,40,27,102	2,40,27,102	2,40,27,102
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	29,79,711	70,14,047	1,21,26,225	1,84,94,279	2,62,86,446	3,54,49,240
Profit & Loss) During the Year	29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Appropriation - Dividend							
Total Reserves	29,79,711	70,14,047	1,21,26,225	1,84,94,279	2,62,86,446	3,54,49,240	4,58,57,009
TOTAL EQUITY	2,97,46,933	3,37,81,269	3,88,93,446	4,52,61,501	5,30,53,668	6,22,16,462	7,26,24,231
TOTAL LIABILITIES & EQUITY	4,25,20,640	4,39,51,835	4,61,01,554	4,90,98,234	5,30,53,668	6,22,16,462	7,26,24,231
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	4,55,13,953	5,43,05,268	6,17,94,746	6,98,97,409	7,86,55,851	8,80,46,474	9,81,79,520
2	Equity/ Share capital	27,40,120						
	Reinvestment							
3	Smart Grant -in-Aid	2,40,27,102						
4	Long Term Loan	1,39,54,367						
5	Short Term Loan	21,18,127	32,98,864	37,66,247	42,72,121	48,19,167	54,06,713	60,40,966
	Sub Total (A)	8,83,53,668	5,76,04,132	6,55,60,993	7,41,69,530	8,34,75,018	9,34,53,187	10,42,20,486
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	2,11,79,188						
b	Machinery and Equipment	1,70,12,512						
c	Furniture & Fixture	4,05,920						
d	It Infrastructure	12,72,000						
e	Vehicle	-						
f	Premilinary Expenses	1,75,550						
2	Operational Expenditure							
a	Variable Cost	3,53,28,953	4,23,28,969	4,82,94,578	5,47,50,926	6,17,32,171	6,92,74,665	7,74,17,076
b	Fixed Cost	32,55,000	34,17,750	35,88,638	37,68,069	39,56,473	41,54,296	43,62,011
3	Loan Repayment							
	LTL - Principal	11,80,660	26,03,141	29,62,459	33,71,374	38,36,733	(0)	(0)
	LTL - Interest	17,82,493	15,09,098	11,49,780	7,40,865	2,75,505	0	0
	STL - Principal	21,18,127	32,98,864	37,66,247	42,72,121	48,19,167	54,06,713	60,40,966
	STL - Interest	2,54,175	3,95,864	4,51,950	5,12,655	5,78,300	6,48,806	7,24,916
4	Tax	(4,11,892)	2,93,740	8,72,112	14,31,329	19,95,722	25,15,512	29,77,346
	Sub Total (B)	8,35,52,686	5,38,47,425	6,10,85,763	6,88,47,339	7,71,94,073	8,19,99,992	9,15,22,316
	Net Cash Flow (A-B)	48,00,982	37,56,707	44,75,230	53,22,192	62,80,946	1,14,53,196	1,26,98,170
	Opening Cash and Bank		48,00,982	85,57,689	1,30,32,919	1,83,55,111	2,46,36,056	3,60,89,252
	Cumulative Cash Balance	48,00,982	85,57,689	1,30,32,919	1,83,55,111	2,46,36,056	3,60,89,252	4,87,87,422

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		29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Add: Depreciation		22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Add: Preliminary exp written off		35,110	35,110	35,110	35,110	35,110	0	0
Net Cash Accrual (A)		53,05,223	63,59,848	74,37,689	86,93,565	1,01,17,679	1,14,53,196	1,26,98,170
Initial Investment: Net Cash Accrual	(40,721,589)	53,05,223	63,59,848	74,37,689	86,93,565	1,01,17,679	1,14,53,196	1,26,98,170
IRR		10.09%						
Present Value Equivalent		0.91	0.83	0.75	0.68	0.62	0.56	0.51
Present Value of Future Inflows		48,18,796.18	52,47,073.30	55,23,706.48	59,17,506.59	62,51,626.21	64,31,879.29	64,73,209.67
Operating Net Cash Inflow					4,07,21,588.70			
Present 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

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Costs Receipts							
Factory 1 - Cleaning & Grading	4,06,80,203	4,91,73,131	5,63,46,467	6,41,14,204	7,25,17,848	8,16,01,271	9,14,12,372
Factory 2 - Warehouse	8,64,000	6,93,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Factory 3 - Custom Home	39,69,750	41,68,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845
	4,55,13,953	5,43,05,268	6,17,94,746	6,98,97,409	7,86,55,851	8,80,46,474	9,81,79,520
Total Variable Exp	5,52,26,953	6,23,26,969	6,92,94,578	7,67,90,206	8,47,55,371	9,32,74,665	1,02,41,076
Contribution	1,81,84,999	1,19,76,299	1,25,06,188	1,51,46,483	1,69,23,679	1,87,71,410	2,07,62,444
Total Fixed exp	55,88,512	57,43,262	59,14,149	60,93,581	62,81,985	64,84,639	66,92,412
BEP	59%	48%	44%	40%	37%	34%	32%
Average BEP		41.47%					

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 was no net profits or net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be recorded for a business to profit.

9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Add: Depreciation	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Add: Preliminary exp written off	35,110	35,110	35,110	35,110	35,110	0	0
Net Cash Accrual (A)	53,05,223	63,59,848	74,37,689	86,93,566	1,01,17,679	1,14,53,196	1,26,98,170
PV Factor @ 10 %	1.00	0.91	0.83	0.75	0.68	0.62	0.56
Disc. Cash. Flow	53,05,223	57,81,680	61,46,851	65,31,695	69,10,511	71,11,033	71,67,786
Total Discounted Cash Flows		4,49,55,188					
Present Value of Outflow		4,07,21,589					
NPV		42,33,599.61					

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

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Average net profit				65,500.26			
Total Project cost				4,07,21,589			
ROI				16.09%			

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

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	4,07,21,589							
Profit after Tax & Dividend		29,79,711	40,34,336	51,12,177	63,68,054	77,92,167	91,62,794	1,04,07,769
Add: Depreciation		22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Add: Amortization		35,110	35,110	35,110	35,110	35,110	0	0
Net Cash Accrual (A)		53,05,223	63,59,848	74,37,689	86,93,566	1,01,17,679	1,14,53,196	1,26,98,170
Cashflow - Initial Investment		(3,54,16,366)	(2,50,56,518)	(2,16,18,829)	(1,29,25,203)	(28,07,584)		

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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	89,29,099	85,58,549	99,11,531	1,13,78,414	1,29,67,207	1,46,17,213	1,64,00,433
Add: Depreciation	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402	22,90,402
Add: Amortization	35,110	35,110	35,110	35,110	35,110	35,110	0
Income on TI	1,74,31,483	1,30,089	1,41,780	1,48,665	1,57,560	1,67,590	1,77,310
Total	1,18,38,085	1,23,93,159	1,33,86,833	1,44,44,790	1,55,68,224	1,69,07,915	1,86,30,834
Total Annual Debt	28,63,353	41,12,239	41,12,239	41,12,239	41,12,239	41,12,239	41,12,239
Debt Service Coverage Ratio (DSCR)	3.73	3.01	3.26	3.51	3.79	4.01	4.51
Average DSCR		3.46					

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
Factory 1 - Cleaning & Grading	4,27,14,213	5,16,31,787	5,91,63,790	6,73,19,014	7,61,43,741	8,56,81,650	9,59,82,991
Factory 2 - Warehouse	9,07,200	1,02,095	1,12,512	1,24,109	1,37,384	1,47,303	15,19,681
Factory 3 - Custom Home	41,48,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845	55,83,817
Total	4,84,58,951	5,52,97,513	6,28,36,609	7,08,01,365	7,98,04,504	8,92,52,560	9,94,51,911
Fixed Cost (Excl. of Depreciation, Amort)	32,55,000	34,17,750	35,83,638	37,68,069	39,56,473	41,54,296	43,62,011
Variable Cost	5,70,581	6,23,26,969	6,92,94,578	7,67,90,206	8,47,55,371	9,32,74,665	1,02,41,076
Total Operational Expenses	4,05,50,481	4,57,40,719	5,18,31,066	5,81,11,905	6,50,04,844	7,28,29,961	8,11,72,088
Net Income	74,39,249	1,12,53,813	1,40,81,248	1,68,73,284	1,98,99,999	2,31,99,837	2,73,09,099

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factory 1 - Cleaning & Grading	4,06,80,203	4,91,73,131	5,63,46,467	6,41,14,204	7,25,17,848	8,16,01,271	9,14,12,372
Factory 2 - Warehouse	8,64,000	6,93,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Factory 3 - Custom Home	39,69,750	41,68,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845
Total	4,84,58,951	5,52,97,513	6,28,36,609	7,08,01,365	7,98,04,504	8,92,52,560	9,94,51,911
Fixed Cost (Excl. of Depreciation, Amort)	32,55,000	34,17,750	35,83,638	37,68,069	39,56,473	41,54,296	43,62,011
Variable Cost	5,70,581	6,23,26,969	6,92,94,578	7,67,90,206	8,47,55,371	9,32,74,665	1,02,41,076
Total Operational Expenses	4,05,50,481	4,57,40,719	5,18,31,066	5,81,11,905	6,50,04,844	7,28,29,961	8,11,72,088
Net Income	74,39,249	1,12,53,813	1,40,81,248	1,68,73,284	1,98,99,999	2,31,99,837	2,73,09,099

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factory 1 - Cleaning & Grading	3,86,46,993	4,61,14,214	5,31,92,144	6,09,08,494	6,92,51,956	7,82,11,493	8,78,41,754
Factory 2 - Warehouse	8,20,800	6,53,005	10,31,630	11,37,723	12,51,384	12,90,402	13,48,231
Factory 3 - Custom Home	37,71,263	39,59,826	41,57,817	43,65,708	45,83,993	48,13,193	50,53,852
Total	36,98,516	43,44,440	52,83,594	62,83,925	72,83,925	82,83,925	92,83,925
Fixed Cost (Excl. of Depreciation, Amort)	32,55,000	34,17,750	35,83,638	37,68,069	39,56,473	41,54,296	43,62,011
Variable Cost	5,70,581	6,23,26,969	6,92,94,578	7,67,90,206	8,47,55,371	9,32,74,665	1,02,41,076
Total Operational Expenses	4,05,50,481	4,57,40,719	5,18,31,066	5,81,11,905	6,50,04,844	7,28,29,961	8,11,72,088
Net Income	66,96,447	1,06,74,998	1,23,26,269	1,41,15,969	1,60,53,815	1,80,81,247	2,02,71,286

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factory 1 - Cleaning & Grading	4,06,80,203	4,91,73,131	5,63,46,467	6,41,14,204	7,25,17,848	8,16,01,271	9,14,12,372
Factory 2 - Warehouse	8,64,000	6,93,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Factory 3 - Custom Home	39,69,750	41,68,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845
Total	4,84,58,951	5,52,97,513	6,28,36,609	7,08,01,365	7,98,04,504	8,92,52,560	9,94,51,911
Fixed Cost (Excl. of Depreciation, Amort)	32,55,000	34,17,750	35,83,638	37,68,069	39,56,473	41,54,296	43,62,011
Variable Cost	5,70,581	6,23,26,969	6,92,94,578	7,67,90,206	8,47,55,371	9,32,74,665	1,02,41,076
Total Operational Expenses	4,05,50,481	4,57,40,719	5,18,31,066	5,81,11,905	6,50,04,844	7,28,29,961	8,11,72,088
Net Income	74,39,249	1,12,53,813	1,40,81,248	1,68,73,284	1,98,99,999	2,31,99,837	2,73,09,099

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 income % (+/-) while calculating quantity variance.

Grains Crops and Production Details

10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	273
Total No. of Non-members Cultivating Grain Crops	1100
Total	1373
Average Land Holding per Member (Acres)	3
Total Cultivated Land under grain Crop (Acres)	4119

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	60%	2,471	8	19,771	0%	19,771	
	Turmeric	0%	-	-	-	-	-	
	Paddy	9%	371	4	1,483	2%	1,453	
	Green Gram/ Moong	5%	206	7	1,442	2%	1,413	
	Maize	5%	206	12	2,471	2%	2,422	
	Black Gram/Udid	5%	206	7	1,442	2%	1,413	
	Bajra	1%	41	6	247	2%	242	
	Jawar	1%	41	7	288	2%	283	
	Other Seed-Sunflower Sesame,	0%	-	-	-	-	-	-
	Area Under Rabbi Cultivation (In Acres)	60%	2,471.4	-	-	-	2%	-
Rabbi	Wheat	50%	1,236	10	12,357	2%	12,110	
	Bengal Gram/Channa	10%	247	7	1,730	2%	1,695	
	Jawar	10%	247	8	1,977	2%	1,938	
	Maize	10%	247	12	2,966	0%	2,966	
	Other	0%	-	8	-	0%	-	
		0%	-	-	5	-	0%	-
Area Under Summer Cultivation (In Acres)	0%	-	-	-	-	0%	-	
Summer	Groundnut	5%	205.93	-	-	0%	-	
	Wheat	0%	-	20	-	0%	-	
		0%	-	6	-	5%	-	
		0%	-	8	-	5%	-	
	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	50%		65%		70%		75%		80%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Soybean	9,886	10,874	11,863	12,851	13,840	14,828	15,817	16,805	17,794	
Paddy	727	799	872	945	1,017	1,090	1,163	1,236	1,309	
Green Gram/ Moong	706	777	848	918	989	1,060	1,130	1,201	1,272	
Maize	1,211	1,332	1,453	1,574	1,695	1,816	1,938	2,059	2,180	
Black Gram/Udid	706	777	848	918	989	1,060	1,130	1,201	1,272	
Bajra	121	133	145	157	170	182	194	206	218	
Jawar	141	155	170	184	198	212	226	240	254	
Other Seed-Sunflower Sesame,	-	-	-	-	-	-	-	-	-	
Wheat	6,055	6,660	7,266	7,871	8,477	9,082	9,688	10,293	10,899	
Bengal Gram/Channa	848	932	1,017	1,102	1,187	1,272	1,356	1,441	1,526	
Jawar	949	1,066	1,163	1,259	1,356	1,453	1,550	1,647	1,744	
Maize	1,483	1,631	1,779	1,928	2,076	2,224	2,373	2,521	2,670	
0	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	
Groundnut	-	-	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	10%		15%		20%		25%		30%		35%		40%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	
Soybean	-	-	-	-	-	-	-	-	-	-	-	-	-	
Turmeric	-	-	-	-	-	-	-	-	-	-	-	-	-	
Paddy	-	-	-	-	-	-	-	-	-	-	-	-	-	
Green Gram/ Moong	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maize	-	-	-	-	-	-	-	-	-	-	-	-	-	
Black Gram/Udid	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bajra	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Seed-Sunflower Sesame,	-	-	-	-	-	-	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bengal Gram/Channa	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maize	-	-	-	-	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	-	-	-	-	
Groundnut	-	-	-	-	-	-	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	-	-	-	-	-	-	

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	Y8	Y9	Y10	Y11	Y12	Y13	
Soybean	-	0	0	0	0	0	0	0	0	0	0	0	0	
Turmeric	0	0	0	0	0	0	0	0	0	0	0	0	0	
Paddy	-	0	0	0	0	0	0	0	0	0	0	0	0	
Green Gram/ Moong	-	0	0	0	0	0	0	0	0	0	0	0	0	
Maize	-	0	0	0	0	0	0	0	0	0	0	0	0	
Black Gram/Udid	-	0	0	0	0	0	0	0	0	0	0	0	0	
Bajra	-	0	0	0	0	0	0	0	0	0	0	0	0	
Jawar	-	0	0	0	0	0	0	0	0	0	0	0	0	
Other Seed-Sunflower Sesame,	-	0	0	0	0	0	0	0	0	0	0	0	0	
Wheat	-	0	0	0	0	0	0	0	0	0	0	0	0	
Bengal Gram/Channa	-	0	0	0	0	0	0	0	0	0	0	0	0	
Jawar	-	0	0	0	0	0	0	0	0	0	0	0	0	
Maize	-	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	
Other	-	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	0	0	0	
Groundnut	-	0	0	0	0	0	0	0	0	0	0	0	0	
Wheat	-	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	0	0	0	

Assumptions:

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

Facility 1 - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity	Quintal/Hour				Tenants Wastage Percentage		
	20	8			Grains	3%	
No. of Hours	8				Fruit and Vegetables	5%	
No. of Working Days	300						
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	143	157	171	186	200	214	229
Soybean	9,886	10,874	11,863	12,851	13,840	14,828	15,817
Paddy	727	799	871	943	1,015	1,087	1,159
Green Gram/ Moong	706	777	848	918	989	1,060	1,130
Maize	1,211	1,332	1,453	1,574	1,695	1,816	1,938
Black Gram/Udid	706	777	848	918	989	1,060	1,130
Bajra	121	133	145	157	170	182	194
Jawar	141	155	170	184	198	212	226
Wheat	6,055	6,660	7,266	7,871	8,477	9,082	9,688
Bengal Gram/Channa	848	932	1,017	1,102	1,187	1,272	1,356
Jawar	969	1,066	1,163	1,259	1,356	1,453	1,550
Maize	1,483	1,631	1,779	1,928	2,076	2,224	2,373
Wheat	-	-	-	-	-	-	-
Total Grains Quantity to be Processed	22,853	25,138	27,423	29,708	31,994	34,279	36,564
Fruit & Vegetables Crop Production Details							
Total F & V Quantity to be Processed	-	-	-	-	-	-	-
Job Work for Grains	60%	60%	60%	60%	60%	60%	60%
Quantity for trading of Grains	40%	40%	40%	40%	40%	40%	40%
Job Work (60%)	13,712	15,083	16,454	17,825	19,196	20,567	21,939
Quantity for sale (40%)							
Soybean	3,954	4,350	4,745	5,141	5,536	5,931	6,327
Paddy	291	320	349	378	407	436	465
Green Gram/ Moong	283	311	339	367	396	424	452
Maize	484	533	581	630	678	727	775
Black Gram/Udid	283	311	339	367	396	424	452
Bajra	48	53	58	63	68	73	78
Jawar	57	62	68	73	79	85	90
Wheat	2,428	2,664	2,900	3,139	3,375	3,613	3,851
Bengal Gram/Channa	339	373	407	441	475	509	543
Jawar	388	426	465	504	543	581	620
Maize	593	652	712	771	830	890	949
Wheat	-	-	-	-	-	-	-
Output							
Seed (70%)							
Soybean	2,685	2,953	3,222	3,490	3,759	4,027	4,296
Paddy	197	217	237	257	276	296	316
Green Gram/ Moong	192	211	230	249	269	288	307
Maize	329	362	395	428	460	493	526
Black Gram/Udid	192	211	230	249	269	288	307
Bajra	33	36	39	43	46	49	53
Jawar	38	42	46	50	54	58	61
Wheat	1,645	1,809	1,973	2,138	2,302	2,467	2,631
Bengal Gram/Channa	230	253	276	299	322	345	368
Jawar	263	289	316	342	368	395	421
Maize	403	443	483	524	564	604	644
Wheat	-	-	-	-	-	-	-
Second Grade for Trade (30%)							
Soybean	1,151	1,266	1,381	1,496	1,611	1,726	1,841
Paddy	85	95	101	110	118	127	135
Green Gram/ Moong	82	90	99	107	115	123	132
Maize	141	155	169	183	197	211	226
Black Gram/Udid	82	90	99	107	115	123	132
Bajra	14	16	17	18	21	21	23
Jawar	16	18	20	21	23	25	26
Wheat	705	775	846	916	987	1,057	1,128
Bengal Gram/Channa	99	109	118	128	138	148	158
Jawar	113	124	135	147	158	169	180
Maize	173	190	207	224	242	259	276
Wheat	-	-	-	-	-	-	-
Seed As Per Packing 30KG							
Soybean	8,950	9,845	10,740	11,635	12,530	13,425	14,320
Paddy	628	724	789	855	921	987	1,052
Green Gram/ Moong	640	703	767	831	895	959	1,023
Maize	1,096	1,206	1,316	1,425	1,535	1,645	1,754
Black Gram/Udid	640	703	767	831	895	959	1,023
Bajra	110	121	132	143	153	164	175
Jawar	128	141	153	166	179	192	205
Wheat	5,482	6,030	6,578	7,126	7,674	8,222	8,771
Bengal Gram/Channa	767	844	921	998	1,074	1,151	1,228
Jawar	877	965	1,052	1,140	1,228	1,316	1,403
Maize	1,342	1,477	1,611	1,745	1,879	2,014	2,148
Wheat	-	-	-	-	-	-	-
Total Output							
Seed	6,207	6,827	7,448	8,069	8,689	9,310	9,931
Second Grade for Trade	2,660	2,926	3,192	3,458	3,724	3,990	4,256
Packing							
Seed 30KG	20,689	22,758	24,827	26,896	28,965	31,034	33,103
Second Grade for Trade 100 KG	2,660	2,926	3,192	3,458	3,724	3,990	4,256

12.2 Facility 1 - Profit and loss of Trading

Particulars	Rate	100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Seed								
Soybean	80 KG	2,310	1,96,40,255	2,37,69,877	2,72,37,675	3,09,92,827	3,50,55,400	3,94,46,749
Paddy	80 KG	900	5,62,425	6,08,683	7,20,988	8,07,522	9,01,059	1,02,65,429
Green Gram/ Moong	80 KG	2,400	14,58,140	17,64,733	20,22,091	23,00,983	26,02,598	29,26,022
Maize	80 KG	780	7,81,147	9,45,393	10,83,317	12,52,660	13,94,249	15,68,905
Black Gram/Udid	80 KG	2,400	14,58,140	17,64,733	20,22,091	23,00,983	26,02,598	29,26,022
Bajra	80 KG	780	93,738	1,13,847	1,29,998	1,47,921	1,67,810	1,89,291
Jawar	80 KG	840	1,02,070	1,23,531	1,41,553	1,61,069	1,82,182	2,05,652
Wheat	80 KG	780	40,61,862	49,16,043	56,33,246	64,09,880	72,50,094	81,58,305
Bengal Gram/Channa	80 KG	2,250	16,40,408	19,85,325	22,74,945	25,86,693	29,27,023	32,94,700
Jawar	80 KG	840	6,99,907	8,47,072	9,70,652	11,04,472	12,49,247	14,05,739
Maize	80 KG	780	9,56,506	11,57,624	13,26,510	15,09,391	17,07,244	19,21,108
Wheat	80 KG	-	-	-	-	-	-	-
Second Grade for Trade (30%)	Quintals	4,500	49,19,173	59,53,494	68,22,052	77,62,582	87,80,109	98,79,983
Soybean	Quintals	1,700	1,36,389	1,65,309	1,89,426	2,15,541	2,43,794	2,74,334
Paddy	Quintals	3,500	4,29,031	5,19,066	5,95,524	6,77,968	7,66,837	8,62,898
Green Gram/ Moong	Quintals	1,500	2,00,866	2,43,001	2,78,567	3,16,972	3,58,521	4,03,433
Maize	Quintals	5,500	4,20,631	5,19,966	5,95,824	6,77,968	7,66,837	8,62,898
Black Gram/Udid	Quintals	2,100	28,121	34,034	38,999	44,376	50,193	56,481
Bajra	Quintals	2,000	31,246	37,816	43,333	49,307	55,770	62,756
Jawar	Quintals	1,600	10,71,267	12,96,539	14,85,091	16,90,518	19,12,113	21,51,641
Wheat	Quintals	4,500	4,21,819	5,10,512	5,84,991	6,63,641	7,52,894	8,47,209
Bengal Gram/Channa	Quintals	2,000	2,14,257	2,59,308	2,97,138	3,38,104	3,82,453	4,30,328
Jawar	Quintals	1,500	2,45,899	2,97,673	3,41,013	3,88,129	4,39,015	4,93,999
Maize	Quintals	80	10,96,926	12,66,949	14,51,233	16,50,778	18,66,648	20,99,980
Wheat	Quintals	-	-	-	-	-	-	-
Total Revenue		4,06,80,203	4,91,73,131	5,63,46,407	6,41,14,204	7,25,17,848	8,16,01,871	9,14,12,372
Expenses								
Variable Cost								
Soybean	Quintals	5,040	1,99,29,370	2,30,18,422	2,63,66,556	2,99,91,057	3,39,13,983	3,81,53,230

Facility 2 - Warehouse
14.1 Capacity Utilization

Capacity 1,000.00 MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per Annum	9,600.00	10,200.00	10,800.00	11,400.00	12,000.00	12,000.00	12,000.00

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		90	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Total Revenue			8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Expenses									
Variable Cost									
Dunnage	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		7,500	90,000	94,500	99,225	1,04,186	1,09,396	1,14,865	1,20,609
Total Variable Cost			3,14,000	3,29,700	3,46,185	3,63,494	3,81,669	4,00,752	4,20,790
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
Labour	2	10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Total Fixed Cost			4,20,000	4,41,000	4,63,050	4,86,203	5,10,513	5,36,038	5,62,840
Total Expenses			7,34,000	7,70,700	8,09,235	8,49,697	8,92,182	9,36,791	9,83,630
Operating profit			1,30,000	1,93,200	2,62,395	3,38,027	4,20,565	4,41,593	4,63,673

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

Assumption:

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

**Facility 4 - Custom Hiring
15.1 Capacity Utilization**

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in 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 (Rs.))	Labour Requirement	Total No. of Days Labour Reired
1	Tractor 55 Hp											
2	Double Plough	1	30	6	180	4	45	25	1125	3000	1	30
3	Rotavator	1	30	6	180	2	90	25	2250	2000	1	30
4	BBF Seed Sowing Machine	1	30	6	180	2	90	20	1800	1500	1	30
5	Mobile Threshing	1	30	6	180	3	60	25	1500	4000	1	30
6	Harvestor	1	40	6	240	2	120	30	3600	3500	1	40
7	Reaper	1	40	6	240	2	120	25	3000	1500	1	40
8	land Raizer	1	40	6	240	2	120	20	2400	800	1	40
9	Mini Tractor	1	60	6	360	4	90	15	1350	1000	1	60
10	Drone Sprayer	1	95	6	570	0.16	3562.5	0	0	700	1	95

15.2 Facility 4 - Profit and loss of Custom Hiring

Particulars	Unit	No. of Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue										
Custom Hiring Charges										
Tractor 55 Hp		0	0	-	-	-	-	-	-	-
Double Plough		45	3000	1,35,000	1,41,750	1,48,838	1,56,279	1,64,093	1,72,298	1,80,913
Rotavator		90	2000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
BBF Seed Sowing Machine		90	1500	1,35,000	1,41,750	1,48,838	1,56,279	1,64,093	1,72,298	1,80,913
Mobile Threshing		60	4000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
		120	3500	4,20,000	4,41,000	4,63,050	4,86,203	5,10,513	5,36,038	5,62,840
		120	1500	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
		120	800	96,000	1,00,800	1,05,840	1,11,132	1,16,689	1,22,523	1,28,649
		90	1000	90,000	94,500	99,225	1,04,186	1,09,396	1,14,865	1,20,609
		3562.5	700	24,93,750	26,18,438	27,49,359	28,86,827	30,31,169	31,82,727	33,41,864
		0	0	-	-	-	-	-	-	-
Total Revenue				39,69,750	41,68,238	43,76,649	45,95,482	48,25,256	50,66,519	53,19,845
Expenses										
Variable Expenses										
Diesel	Litres	17025	95	16,17,375	16,98,244	17,83,156	18,72,314	19,65,929	20,64,226	21,67,437
Daily Labour	No. of Days	395	300	1,18,500	1,24,425	1,30,646	1,37,179	1,44,037	1,51,239	1,58,801
Maintainance				25,000	26,250	27,563	28,941	30,388	31,907	33,502
Total Variable Cost				17,60,875	18,48,919	19,41,365	20,38,433	21,40,355	22,47,372	23,59,741
Fixed Cost										
Driver	No.	5	15,000	9,00,000	9,45,000	9,92,250	10,41,863	10,93,956	11,48,653	12,06,086
Total Fixed Cost				9,00,000	9,45,000	9,92,250	10,41,863	10,93,956	11,48,653	12,06,086
Total Expenses				26,60,875	27,93,919	29,33,615	30,80,295	32,34,310	33,96,026	35,65,827
Operating Income				13,08,875	13,74,319	14,43,035	15,15,186	15,90,946	16,70,493	17,54,018

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

Assumption:

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