



VIDARBHA FARMERS PRODUCER COMPANY LIMITED

Annexure 05 : Business Calculator

State Of Maharashtra`s Agribusiness & Rural
Transformation Project

Project Implementation Unit - VSTF
Pune



1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,13,50,000	60%	1,28,10,000
2	Machinery and Equipment	2,89,88,000	60%	1,73,92,800
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Vehicle	-	60%	-
6	Preliminary Expenses	3,00,000	60%	1,80,000
7	Working Capital	24,79,131		
Total		5,31,17,131		3,03,82,800

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		3,03,82,800
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		1,01,27,600
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	20%	1,26,06,731
Total			5,31,17,131

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	53.47%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	14.93%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.76%	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)	36,40,528	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	5.34	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.21	Project Viable	DSCR shall be more than 2 for better performing project.

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Godown	Number	1	1,47,00,000	1,47,00,000
2	Pre-cooling unit	Number	1	66,50,000	66,50,000
					-
					-
Total					2,13,50,000

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
D	F & V Processing Machinery	1 Quinatal/Hour	1		-	
	Juicer Machinery	1 MT/H	1	1,18,78,000	1,18,78,000	6
	Spray dryer	0.4 TPD	1	1,71,10,000	1,71,10,000	30
					-	
	Subtotal				2,89,88,000	36
Total					2,89,88,000	76

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	DPR - CA Fees	1,18,000
2	Layout Engineer Fees	50,000
3	Other Contangency	1,32,000
Total		3,00,000

3.1 Schedule of General Admin Expenses (Fixed)

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

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	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	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Watchmen	No.	2	10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Telephone and internet Exp	Months	12	4,000	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Office Electricity Exp	Months	12	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Printing & Stationary	Months	12	3,000	36,000	37,800	39,690	41,675	43,758	45,946	48,243
Land Lease	Months	12	-	-	-	-	-	-	-	-
Misc.expenses	Months	12	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Audit and Legal Compliances expenses	Lumsum	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
Total Admin Expense				12,04,000	12,64,200	13,27,410	13,93,781	14,63,470	15,36,643	16,13,475

3.2 DEPRECIATION

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>Assets</u>							
Building							
Asset Value	2,13,50,000	2,06,73,205	1,99,96,410	1,93,19,615	1,86,42,820	1,79,66,025	1,72,89,230
Depreciation	6,76,795	6,76,795	6,76,795	6,76,795	6,76,795	6,76,795	6,76,795
Accumulated Depreciation	6,76,795	13,53,590	20,30,385	27,07,180	33,83,975	40,60,770	47,37,565
Net Fixed Assets	2,06,73,205	1,99,96,410	1,93,19,615	1,86,42,820	1,79,66,025	1,72,89,230	1,66,12,435
Plant and Machinery							
Asset Value	2,89,88,000	2,71,53,060	2,53,18,119	2,34,83,179	2,16,48,238	1,98,13,298	1,79,78,358
Depreciation	18,34,940	18,34,940	18,34,940	18,34,940	18,34,940	18,34,940	18,34,940
Accumulated Depreciation	18,34,940	36,69,881	55,04,821	73,39,762	91,74,702	1,10,09,642	1,28,44,583
Net Fixed Assets	2,71,53,060	2,53,18,119	2,34,83,179	2,16,48,238	1,98,13,298	1,79,78,358	1,61,43,417
Gross Fixed Asset	5,03,38,000	4,78,26,265	4,53,14,529	4,28,02,794	4,02,91,058	3,77,79,323	3,52,67,588
Total Depreciation	25,11,735	25,11,735	25,11,735	25,11,735	25,11,735	25,11,735	25,11,735
Accumulated Depreciation	25,11,735	50,23,471	75,35,206	1,00,46,942	1,25,58,677	1,50,70,412	1,75,82,148
Net Fixed Assets	4,78,26,265	4,53,14,529	4,28,02,794	4,02,91,058	3,77,79,323	3,52,67,588	3,27,55,852

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	2,13,50,000	1,92,15,000	1,72,93,500	1,55,64,150	1,40,07,735	1,26,06,962	1,13,46,265
Depreciation	21,35,000	19,21,500	17,29,350	15,56,415	14,00,774	12,60,696	11,34,627
Accumulated Depreciation	21,35,000	40,56,500	57,85,850	73,42,265	87,43,039	1,00,03,735	1,11,38,361
Net Fixed Assets	1,92,15,000	1,72,93,500	1,55,64,150	1,40,07,735	1,26,06,962	1,13,46,265	1,02,11,639
Plant and Machinery							
Asset Value	2,89,88,000	2,46,39,800	2,09,43,830	1,78,02,256	1,51,31,917	1,28,62,130	1,09,32,810
Depreciation	43,48,200	36,95,970	31,41,575	26,70,338	22,69,788	19,29,319	16,39,922
Accumulated Depreciation	43,48,200	80,44,170	1,11,85,745	1,38,56,083	1,61,25,870	1,80,55,190	1,96,95,111
Net Fixed Assets	2,46,39,800	2,09,43,830	1,78,02,256	1,51,31,917	1,28,62,130	1,09,32,810	92,92,889
Gross Fixed Asset	5,03,38,000	4,38,54,800	3,82,37,330	3,33,66,406	2,91,39,652	2,54,69,091	2,22,79,076
Total Depreciation	64,83,200	56,17,470	48,70,925	42,26,753	36,70,561	31,90,016	27,74,548
Accumulated Depreciation	64,83,200	1,21,00,670	1,69,71,595	2,11,98,348	2,48,68,909	2,80,58,924	3,08,33,473
Net Fixed Assets	4,38,54,800	3,82,37,330	3,33,66,406	2,91,39,652	2,54,69,091	2,22,79,076	1,95,04,527

Amortization: Straight Line Method (SLM)
is used

Depreciation: Straight Line Method (SLM)
is used

	SLM	WDV	Depreciation percent as per IT Act
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	60,000	60,000	60,000	60,000	60,000	-	-
Total Value		60,000	60,000	60,000	60,000	60,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	-12,10,296	31,22,175	57,47,229	98,48,246	1,41,36,152	1,82,32,190	2,20,45,411
Add Depreciation as per companies Act	64,83,200	56,17,470	48,70,925	42,26,753	36,70,561	31,90,016	27,74,548
Less Depreciation as per IT Act	64,83,200	56,17,470	48,70,925	42,26,753	36,70,561	31,90,016	27,74,548
Taxable Income	-12,10,296	31,22,175	57,47,229	98,48,246	1,41,36,152	1,82,32,190	2,20,45,411
Provision of Taxes	0	8,11,765	14,94,280	25,60,544	36,75,400	47,40,369	57,31,807

Maximum Tax rate

26%

4.1 Repayment Schedule

Loan Amount (Rs) 1,01,27,600
 Interest rate /PA 12%
 Loan Tenure in years 4
 Moratorium Period (In Months) 6
 EMI Rs. 2,96,491.83

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
	Month 2	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
	Month 3	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
	Month 4	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
	Month 5	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
	Month 6	1,01,27,600	1,01,276	-	1,01,276	1,01,27,600
Year 2	Month 7	1,01,27,600	1,01,276	1,95,216	2,96,492	99,32,384
	Month 8	99,32,384	99,324	1,97,168	2,96,492	97,35,216
	Month 9	97,35,216	97,352	1,99,140	2,96,492	95,36,077
	Month 10	95,36,077	95,361	2,01,131	2,96,492	93,34,945
	Month 11	93,34,945	93,349	2,03,142	2,96,492	91,31,803
	Month 12	91,31,803	91,318	2,05,174	2,96,492	89,26,629
	Month 13	89,26,629	89,266	2,07,226	2,96,492	87,19,404
	Month 14	87,19,404	87,194	2,09,298	2,96,492	85,10,106
	Month 15	85,10,106	85,101	2,11,391	2,96,492	82,98,715
	Month 16	82,98,715	82,987	2,13,505	2,96,492	80,85,210
Month 17	80,85,210	80,852	2,15,640	2,96,492	78,69,571	
Month 18	78,69,571	78,696	2,17,796	2,96,492	76,51,775	
Month 19	76,51,775	76,518	2,19,974	2,96,492	74,31,801	
Month 20	74,31,801	74,318	2,22,174	2,96,492	72,09,627	
Month 21	72,09,627	72,096	2,24,396	2,96,492	69,85,231	
Month 22	69,85,231	69,852	2,26,640	2,96,492	67,58,592	
Month 23	67,58,592	67,586	2,28,906	2,96,492	65,29,686	
Month 24	65,29,686	65,297	2,31,195	2,96,492	62,98,491	

Year 3	Month 25	62,98,491	62,985	2,33,507	2,96,492	60,64,984
	Month 26	60,64,984	60,650	2,35,842	2,96,492	58,29,142
	Month 27	58,29,142	58,291	2,38,200	2,96,492	55,90,941
	Month 28	55,90,941	55,909	2,40,582	2,96,492	53,50,359
	Month 29	53,50,359	53,504	2,42,988	2,96,492	51,07,371
	Month 30	51,07,371	51,074	2,45,418	2,96,492	48,61,953
	Month 31	48,61,953	48,620	2,47,872	2,96,492	46,14,080
	Month 32	46,14,080	46,141	2,50,351	2,96,492	43,63,729
	Month 33	43,63,729	43,637	2,52,855	2,96,492	41,10,875
	Month 34	41,10,875	41,109	2,55,383	2,96,492	38,55,492
	Month 35	38,55,492	38,555	2,57,937	2,96,492	35,97,555
	Month 36	35,97,555	35,976	2,60,516	2,96,492	33,37,039
Year 4	Month 37	33,37,039	33,370	2,63,121	2,96,492	30,73,917
	Month 38	30,73,917	30,739	2,65,753	2,96,492	28,08,164
	Month 39	28,08,164	28,082	2,68,410	2,96,492	25,39,754
	Month 40	25,39,754	25,398	2,71,094	2,96,492	22,68,660
	Month 41	22,68,660	22,687	2,73,805	2,96,492	19,94,855
	Month 42	19,94,855	19,949	2,76,543	2,96,492	17,18,311
	Month 43	17,18,311	17,183	2,79,309	2,96,492	14,39,003
	Month 44	14,39,003	14,390	2,82,102	2,96,492	11,56,901
	Month 45	11,56,901	11,569	2,84,923	2,96,492	8,71,978
	Month 46	8,71,978	8,720	2,87,772	2,96,492	5,84,206
	Month 47	5,84,206	5,842	2,90,650	2,96,492	2,93,556
	Month 48	2,93,556	2,936	2,93,556	2,96,492	0

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		-					
Trading		31,92,134	36,31,053	41,05,883	46,19,118	51,73,412	57,71,588
Grain Processing		-	-	-	-	-	-
Horticulture Processing		23,66,775	30,14,058	37,11,773	44,54,127	52,61,438	61,38,344
Total		55,58,910	66,45,111	78,17,656	90,73,246	1,04,34,850	1,19,09,933
Closing Stock							
Agri Input	5%	-	-	-	-	-	-
Trading	5%	31,92,134	41,05,883	46,19,118	51,73,412	57,71,588	64,16,648
Grain Processing	5%	-	-	-	-	-	-
Horticulture Processing	5%	23,66,775	37,11,773	44,54,127	52,61,438	61,38,344	70,89,788
Total		55,58,910	78,17,656	90,73,246	1,04,34,850	1,19,09,933	1,35,06,436

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)									
			Y1	Y2	Y3	Y4	Y5	Y6	Y7			
	Accounts Receivables (Debtors)											
1	Agri Input	14	-	-	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-	-	-
3	Cleaning & Grading	60	1,01,47,989	1,21,04,147	1,36,90,772	1,54,05,799	1,72,58,101	1,92,57,120	2,14,12,895			
4	Dal Mill	14	-	-	-	-	-	-	-	-	-	-
5	Warehouse	60	50,499	55,211	62,634	69,419	76,727	80,563	84,591			
6	Processing Unit - Horti Commodity	60	88,62,181	1,17,54,051	1,42,54,725	1,71,05,670	2,02,06,073	2,35,73,752	2,72,27,684			
	Subtotal		1,90,60,669	2,39,13,409	2,80,08,132	3,25,80,889	3,75,40,901	4,29,11,435	4,87,25,170			
	Closing Stock		55,58,910	66,45,111	78,17,656	90,73,246	1,04,34,850	1,19,09,933	1,35,06,436			
	Total		2,46,19,578	3,05,58,520	3,58,25,787	4,16,54,134	4,79,75,752	5,48,21,368	6,22,31,605			

C	Accounts Payable & Accrued Expenses (Creditors)												
1	Agri Input	7	-	-	-	-	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-	-	-	-	-
3	Cleaning & Grading	30	52,47,344	59,68,854	67,49,397	75,93,071	85,04,240	94,87,542	94,87,542	1,05,47,915	1,05,47,915	1,05,47,915	1,05,47,915
4	Dal Mill	7	-	-	-	-	-	-	-	-	-	-	-
5	Warehouse	30	2,514	2,681	2,932	3,342	3,979	4,959	4,959	6,485	6,485	6,485	6,485
6	Processing Unit - Horti Commodity	30	38,90,589	49,54,616	61,01,544	73,21,853	86,48,939	1,00,90,429	1,00,90,429	1,16,54,446	1,16,54,446	1,16,54,446	1,16,54,446
	Total		91,40,447	1,09,26,151	1,28,53,872	1,49,18,266	1,71,57,158	1,95,82,931	1,95,82,931	2,22,08,845	2,22,08,845	2,22,08,845	2,22,08,845
D	Working Capital		1,54,79,131	1,96,32,369	2,29,71,915	2,67,35,868	3,08,18,594	3,52,38,437	3,52,38,437	4,00,22,760	4,00,22,760	4,00,22,760	4,00,22,760
	Own Contribution	100%	24,79,131	1,96,32,369	2,29,71,915	2,67,35,868	3,08,18,594	3,52,38,437	3,52,38,437	4,00,22,760	4,00,22,760	4,00,22,760	4,00,22,760

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 – Warehouse	3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
Total Revenue	11,59,52,402	14,54,73,239	17,03,82,800	19,82,00,407	22,83,73,817	26,10,44,563	29,64,11,448
Variable Cost							
Facility 1 - Cleaning & Grading	6,06,50,554	7,21,82,139	8,16,42,827	9,18,69,129	10,29,13,954	11,48,33,589	12,76,87,902
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 – Warehouse	30,582	32,615	35,667	40,662	48,414	60,337	78,903
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	4,49,68,727	5,96,33,877	7,35,37,742	8,83,40,194	10,44,21,450	12,18,89,981	14,08,44,312
Total Variable Cost	10,56,49,863	13,18,48,631	15,52,16,237	18,02,49,986	20,73,83,818	23,67,83,907	26,86,11,116
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 – Warehouse	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	9,00,000	9,45,000	9,92,250	10,41,863	10,93,956	11,48,653	12,06,086
Admin Expenses	12,04,000	12,64,200	13,27,410	13,93,781	14,63,470	15,36,643	16,13,475
Total Fixed Cost	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373

7.1 Balance Sheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	41,31,933	53,38,435	72,21,312	81,94,776	1,33,03,364	2,20,65,357	3,63,69,186
Accounts Receivables	1,90,60,669	2,39,13,409	2,80,08,132	3,25,80,889	3,75,40,901	4,29,11,435	4,87,25,170
Other Current Assets	55,58,910	66,45,111	78,17,656	90,73,246	1,04,34,850	1,19,09,933	1,35,06,436
Total Current Assets	2,87,51,511	3,58,96,955	4,30,47,099	4,98,48,910	6,12,79,115	7,68,86,724	9,86,00,791
Gross Fixed Assets	5,03,38,000	4,38,54,800	3,82,37,330	3,33,66,406	2,91,39,652	2,54,69,091	2,22,79,076
Less: Depreciation	64,83,200	56,17,470	48,70,925	42,26,753	36,70,561	31,90,016	27,74,548
Net Fixed Assets	4,38,54,800	3,82,37,330	3,33,66,406	2,91,39,652	2,54,69,091	2,22,79,076	1,95,04,527
Preliminary & Pre- operative Expenses	2,40,000	1,80,000	1,20,000	60,000	0	0	0
TOTAL ASSETS	7,28,46,311	7,43,14,285	7,65,33,505	7,90,48,562	8,67,48,207	9,91,65,800	11,81,05,319

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	11,59,52,402	14,54,73,239	17,03,82,800	19,82,00,407	22,83,73,817	26,10,44,563	29,64,11,448
2	Equity/ Share capital	1,26,06,731						
	Reinvestment							
3	Grant	3,03,82,800						
4	Long Term Loan	1,01,27,600						
5	Increase in Short Term Loan	1,30,00,000	-	(10,00,000)	(35,00,000)	(50,00,000)	(35,00,000)	-
6	Increase in account payable	91,40,447	17,85,704	19,27,722	20,64,394	22,38,892	24,25,773	26,25,915
	Sub Total (A)	19,12,09,981	14,72,58,942	17,13,10,522	19,67,64,801	22,56,12,709	25,99,70,335	29,90,37,363
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	2,13,50,000						
b	Machinery and Equipment	2,89,88,000						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	3,00,000						
2	Operational Expenditure							
a	Variable Cost	10,56,49,863	13,18,48,631	15,52,16,237	18,02,49,986	20,73,83,818	23,67,83,907	26,86,11,116
b	Fixed Cost	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
Total Receipts	11,59,52,402	14,54,73,239	17,03,82,800	19,82,00,407	22,83,73,817	26,10,44,563	29,64,11,448
Total Variable Exp	10,56,49,863	13,18,48,631	15,52,16,237	18,02,49,986	20,73,83,818	23,67,83,907	26,86,11,116
Contribution	1,03,02,540	1,36,24,608	1,51,66,563	1,79,50,421	2,09,89,999	2,42,60,656	2,78,00,332
Total Fixed exp	1,15,12,836	1,05,02,433	94,19,334	81,02,175	68,53,847	60,28,466	57,54,921
BEP	112%	77%	62%	45%	33%	25%	21%

Average BEP

53.47%

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	(12,10,296)	23,10,409	42,52,950	72,87,702	1,04,60,753	1,34,91,821	1,63,13,604
Average net profit				7558134.58			
Total Project cost				50638000.00			
ROI				14.93%			

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	5,31,17,131							
Profit after Tax & Dividend		(12,10,296)	23,10,409	42,52,950	72,87,702	1,04,60,753	1,34,91,821	1,63,13,604
Add: Depreciation		64,83,200	56,17,470	48,70,925	42,26,753	36,70,561	31,90,016	27,74,548
Add. Preliminary exp Written off		60,000	60,000	60,000	60,000	60,000	-	-
Net Cash Accrual (A)		53,32,904	79,87,879	91,83,874	1,15,74,456	1,41,91,314	1,66,81,836	1,90,88,153
Cashflow - Initial Investment		(4,77,84,228)	(3,97,96,349)	(3,06,12,475)	(1,90,38,019)	(48,46,705)	1,18,35,131	3,09,23,283

Payback period (in years) - Project

5.34

9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	80,78,540	1,12,89,408	1,27,14,603	1,53,75,863	1,82,86,713	2,14,22,205	2,48,19,960
Interest on TL	11,85,636	9,29,763	5,96,450	2,20,863	0	0	0
Total	92,64,176	1,22,19,171	1,33,11,053	1,55,96,726	1,82,86,713	2,14,22,205	2,48,19,960
Total Annual EMI	23,86,607	35,57,902	35,57,902	35,57,902	-	-	-
Debt Service Coverage Ratio (DCSR)	3.88	3.43	3.74	4.38	0.00	0.00	0.00

Average DSCR

2.21

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	6,48,20,279	7,73,15,241	8,74,49,806	9,84,04,540	11,02,36,123	12,30,04,852	13,67,74,864
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,22,560	3,52,659	4,00,075	4,43,417	4,90,092	5,14,597	5,40,327
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,66,07,183	7,50,79,001	9,10,52,059	10,92,62,470	12,90,66,293	15,05,77,342	17,39,16,830
0	-	-	-	-	-	-	-
Total Income	12,17,50,023	15,27,46,901	17,89,01,940	20,81,10,427	23,97,92,508	27,40,96,791	31,12,32,021
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373
Variable Cost	11,09,32,356	13,18,48,631	15,52,16,237	18,02,49,986	20,73,83,818	23,67,83,907	26,86,11,116
Total Operational Expenses	11,31,56,356	13,41,83,831	15,76,68,197	18,28,24,544	21,00,87,104	23,96,22,357	27,15,91,489
Net Income	85,93,667	1,85,63,070	2,12,33,743	2,52,85,883	2,97,05,404	3,44,74,434	3,96,40,532

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
0	-	-	-	-	-	-	-
Total Income	11,59,52,402	14,54,73,239	17,03,82,800	19,82,00,407	22,83,73,817	26,10,44,563	29,64,11,448
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373
Variable Cost	11,09,32,356	13,84,41,062	16,29,77,048	18,92,62,485	21,77,53,009	24,86,23,102	28,20,41,672
Total Operational Expenses	11,31,56,356	14,07,76,262	16,54,29,008	19,18,37,043	22,04,56,295	25,14,61,553	28,50,22,045
Net Income	27,96,047	46,96,976	49,53,792	63,63,364	79,17,522	95,83,010	1,13,89,404

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	5,86,46,919	6,99,51,885	7,91,21,253	8,90,32,679	9,97,37,444	11,12,90,104	12,37,48,687
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,91,840	3,19,072	3,61,973	4,01,187	4,43,417	4,65,588	4,88,867
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,12,16,023	6,79,28,620	8,23,80,434	9,88,56,521	11,67,74,265	13,62,36,643	15,73,53,322
0	-	-	-	-	-	-	-
Total Income	11,01,54,782	13,81,99,577	16,18,63,660	18,82,90,386	21,69,55,126	24,79,92,335	28,15,90,876
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373
Variable Cost	10,03,67,369	12,52,56,199	14,74,55,425	17,12,37,486	19,70,14,627	22,49,44,712	25,51,80,560
Total Operational Expenses	10,25,91,369	12,75,91,399	14,99,07,385	17,38,12,044	19,97,17,913	22,77,83,162	25,81,60,933
Net Income	75,63,413	1,06,08,178	1,19,56,275	1,44,78,342	1,72,37,213	2,02,09,173	2,34,29,943

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
0	-	-	-	-	-	-	-
Total Income	11,59,52,402	14,54,73,239	17,03,82,800	19,82,00,407	22,83,73,817	26,10,44,563	29,64,11,448
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,24,000	23,35,200	24,51,960	25,74,558	27,03,286	28,38,450	29,80,373
Variable Cost	10,03,67,369	12,52,56,199	14,74,55,425	17,12,37,486	19,70,14,627	22,49,44,712	25,51,80,560
Total Operational Expenses	10,25,91,369	12,75,91,399	14,99,07,385	17,38,12,044	19,97,17,913	22,77,83,162	25,81,60,933
Net Income	1,33,61,033	1,78,81,840	2,04,75,415	2,43,88,362	2,86,55,904	3,32,61,401	3,82,50,515

Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating F & V	1025
Total No.of Non-members Cultivating F & V	860
Total	1885
Average Land Holding per member(Acres)	1
Total Cultivated Land Under F & V (Acres)	1885

11.2 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)
Area Under Fruit Crops (In Acres)	Pomegranate	0%	0	6	0	5%	0
	Custard Apple	0%	0		0	0%	0
	Guava	0%	0		0	0%	0
	Citrus	40%	754	240	180960	30%	126672

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	60%	65%	70%	75%	80%	85%	90%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	76003.2	82336.8	88670.4	95004	101337.6	107671.2	114004.8

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	25%	30%	35%	40%	45%	50%	55%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	31668	38001.6	44335.2	50668.8	57002.4	63336	69669.6

11.5 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
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	490.1	527.8	565.5	603.2	640.9	678.6	716.3

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity	20
No. of Hours	8

Tentative Wastage Percentage	
Commodity	Percentage
Grains	3%
Fruit and Vegetables	5%

No. of Working Days 300

Particulars	Quinatal/Hour						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	76,003	82,337	88,670	95,004	1,01,338	1,07,671	1,14,005
Total F & V Quantity to be Processed	76,003	82,337	88,670	95,004	1,01,338	1,07,671	1,14,005
Job Work for Grains	0%	0%	0%	0%	0%	0%	0%
Quantity for trading of Grains	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)							
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	76,003	82,337	88,670	95,004	1,01,338	1,07,671	1,14,005
Output							
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	72,203.04	78,219.96	84,236.88	90,253.80	96,270.72	1,02,287.64	1,08,304.56

12.2 Facility 1 - Profit and loss of Trading

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Pomegranate	5,000	-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus	900	6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Total Revenue		6,17,33,599	7,36,33,563	8,32,85,530	9,37,18,610	10,49,86,783	11,71,47,478	13,02,61,776
Expenses								
Variable Cost								
Fruit & Vegetables Crop Production Details								
Pomegranate	4,700	-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus	800	6,38,42,688	7,26,21,058	8,21,17,657	9,23,82,365	10,34,68,248	11,54,31,765	12,83,32,962
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Daily Labour	300	-	-	-	-	-	-	-
Electricity Charges	8	-	-	-	-	-	-	-
Gunny Bags/100 Kg	30	-	-	-	-	-	-	-
Transporation Cost/100 Kg	30	-	-	-	-	-	-	-

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Vegetable									
Storage Charges per MT per Month		800	3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Total Revenue			3,07,200	3,35,866	3,81,024	4,22,302	4,66,754	4,90,092	5,14,597
Expenses									
Variable Cost									
Dunnage	MT		-	-	-	-	-	-	-
Cooling System	MT	10	4,800	5,544	5,821	6,112	6,418	6,739	7,076
Electricity	214.848	10	25,781.76	27,070.85	29,845.61	34,550.02	41,995.77	53,598.43	71,827.02
Total Variable Cost			30,582	32,615	35,667	40,662	48,414	60,337	78,903
Fixed Cost									
Warehouse Manager	1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Fixed Cost			1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Expenses			1,50,582	1,58,615	1,67,967	1,79,577	1,94,274	2,13,491	2,39,714
Operating profit			1,56,618	1,77,251	2,13,057	2,42,724	2,72,480	2,76,601	2,74,883

Facility 6 - F & V Processing Unit
17.1 Producer/Capacity Utilization

20 Qtls P Hour

8

Capacity

No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	198	238	277	317	356	396	435
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	31668	38001.6	44335.2	50668.8	57002.4	63336	69669.6
Total Quantity to be Processed	31668	38001.6	44335.2	50668.8	57002.4	63336	69669.6
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)							
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	31,668	38,002	44,335	50,669	57,002	63,336	69,670
Output (KG)							
Citrus							
orange Juice(In kgs)	12,66,720	15,20,064	17,73,408	20,26,752	22,80,096	25,33,440	27,86,784
orange Powder(In kgs)	1,01,338	1,21,605	1,41,873	1,62,140	1,82,408	2,02,675	2,22,943
Packaging (In Kg)							
Pomegranate Arils 1 Kg	-	-	-	-	-	-	-
Pomegranate Juice 1 Ltrs	-	-	-	-	-	-	-
Pomegranate Peel Powder1 Kg	-	-	-	-	-	-	-

Orange Powder 50 kg Pack in Plastic Contener 50668.8 60802.56 70936.32 81070.08 91203.84 101337.6 111471.36

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

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Pomegranate Arils	Quintals	200	-	-	-	-	-	-	-
Pomegranate Juice	Ltrs	50	-	-	-	-	-	-	-
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
Orange Powder	Kg	560	5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
Revenue			5,39,11,603	7,15,03,811	8,67,16,246	10,40,59,496	12,29,20,279	14,34,06,992	16,56,35,076
Expenses									
Variable Cost									
Orange	Quintals	800	2,71,07,808	3,47,94,265	4,30,14,011	5,16,16,813	6,09,72,361	7,11,34,421	8,21,60,256
Other Consumables	Quintals	230	7,28,364	9,17,739	11,24,230	13,49,076	15,93,596	18,59,195	21,47,370
Daily Labour	10	400	7,91,700	9,97,542	12,21,989	14,66,387	17,32,169	20,20,864	23,34,098
Electricity Charges	214.848	8	3,40,190	4,28,640	5,25,084	6,30,101	7,44,306	8,68,357	10,02,953
Loading/Unloading Charges	Quintals	100	31,66,800	39,90,168	48,87,956	58,65,547	69,28,677	80,83,457	93,36,393
packaging Exp		200	1,01,33,760	1,27,68,538	1,56,41,459	1,87,69,750	2,21,71,768	2,58,67,062	2,98,76,457
Transportation Charges		100	50,66,880	63,84,269	78,20,729	93,84,875	1,10,85,884	1,29,33,531	1,49,38,228
Add: Opening Stock				23,66,775	30,14,058	37,11,773	44,54,127	52,61,438	61,38,344
Less: Closing Stock			23,66,775	30,14,058	37,11,773	44,54,127	52,61,438	61,38,344	70,89,788
Total Variable Cost			4,49,68,727	5,96,33,877	7,35,37,742	8,83,40,194	10,44,21,450	12,18,89,981	14,08,44,312

