

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,178,380	60%	1,207,028
2	Machinery and Equipment	5,443,114	60%	3,265,868
3	Furniture and Fixture	197,001	60%	118,201
4	IT & It Infrastructure	467,830	60%	280,698
5	Preliminary Expenses	50,000	60%	30,000
6	Working Capital	4,115,019	60%	2,469,011
	Total	30,451,344		15,801,795

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 preoperative expenditure, design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		15,801,795
2	Bank Finance - Long Term Loan (Total Project Cost - Smart Grant - Own Contribution)		
3	Own Contribution (=Fixed Assets*40%+Working Capital)	40%	14,649,549
	Total		30,451,344

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)	41.93%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	14.50%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	10.21%	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)	232.718	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	5.16	Project Viable	The Pack Back Period (Project/Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project.

AGRIVA INDIA HITECH FARMERS
PRODUCER COMPANY LIMITED

(Signature)
Director



2.1

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease or owned
2	Proposed construction of chain Link Compound	Sq. ft.	1	884,282	884,282
3	Proposed Agri Input Center		1	1,597,654	1,597,654
4	Construction of common washroom facility		1	621,312	621,312
5	Construction of Processing Plant Shed		1	3,842,046	3,842,046
6	Construction of warehouse Building		1	12,901,925	12,901,925
7	Construction of weighbridge cabin & Security cabin		1	331,161	331,161
Total					20,178,380

This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP.
A	Custom Hiring				-	
					-	
					-	
					-	
					-	
	Subtotal					
B	Mill Unit					
	Subtotal					
C	Cleaning & Grading					
1	Electronic Weighbridge	60 M.T	1	784,700	784,700	
2	Agrosaw Seed/Grain Fine-Cleaner		1	698,000	698,000	
3	Air Ducting		3	3,500	10,500	
4	Additional Screen Set		1	38,000	38,000	
5	Agrosaw Destoner Model		1	565,000	565,000	
6	Air Ducting		4	3,500	14,000	
7	Magnetic Separator Mrs-4 Complete With Motor And Panel		1	515,000	515,000	
8	Agrosaw Gravity Separator		1	535,000	535,000	
9	Vertical Bucket Elevator		4	185,000	740,000	
10	Pit Cover & Chutes		1	46,000	46,000	
11	Installation Supervision Charges		1	158,075	158,075	
12	GST Charges		1	165,979	165,979	
13	DP		1	533,360	533,360	
14	Disel Generating Set		1	639,500	639,500	
	Subtotal				5,443,114	
D	F & V Processing Machinery					
	Subtotal					
	Total				5,443,114	



3.1 Schedule of General Admin Expenses (Fixed)

Particulars	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Manager							
Accountant							
Wardemen	18,000	18,000	18,000	18,000	18,000	18,000	18,000
Telephone and Internet Exp	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Office Electricity Exp	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Printing & Stationary	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Land Lease	2,865	2,865	2,865	2,865	2,865	2,865	2,865
Misc expenses	1,850	1,850	1,850	1,850	1,850	1,850	1,850
Audit and Legal Compliances expenses	6,250	6,250	6,250	6,250	6,250	6,250	6,250
Lunsun	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Total Admin Expense	1,074,580	1,128,309	1,184,724	1,243,961	1,306,159	1,371,467	1,440,040

If it is related to salary it should multiply by 12 months.



3.2 Depreciation

Particulars	As per companies Act												
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	
Assets													
Building													
Asset Value	20,178,380	19,536,725	18,890,071	18,259,416	17,619,761	16,980,107	16,340,452	15,700,797	15,061,142	14,421,487	13,781,832	13,142,177	12,502,522
Depreciation	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655	639,655
Accumulated Depreciation	639,655	1,279,310	1,918,965	2,558,620	3,198,275	3,837,930	4,477,585	5,117,240	5,756,895	6,396,550	7,036,205	7,675,860	8,315,515
Net Fixed Assets	19,538,725	18,897,071	18,259,416	17,619,761	16,980,107	16,340,452	15,700,797	15,061,142	14,421,487	13,781,832	13,142,177	12,502,522	11,862,867
Plant and Machinery													
Asset Value	5,443,114	5,098,565	4,754,016	4,409,466	4,064,917	3,720,368	3,375,819	3,031,270	2,686,721	2,342,172	1,997,623	1,653,074	1,308,525
Depreciation	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549	344,549
Accumulated Depreciation	344,549	689,098	1,033,647	1,378,196	1,722,746	2,067,295	2,411,844	2,756,393	3,100,942	3,445,491	3,790,040	4,134,589	4,479,138
Net Fixed Assets	5,098,565	4,754,016	4,409,466	4,064,917	3,720,368	3,375,819	3,031,270	2,686,721	2,342,172	1,997,623	1,653,074	1,308,525	963,986
Furniture and Electrification													
Asset Value	197,001	187,001	177,001	167,001	157,001	147,001	137,001	127,001	117,001	107,001	97,001	87,001	77,001
Depreciation	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
Accumulated Depreciation	19,700	39,400	59,100	78,800	98,500	118,200	137,900	157,600	177,300	197,000	216,700	236,400	256,100
Net Fixed Assets	177,301	167,301	157,301	147,301	137,301	127,301	117,301	107,301	97,301	87,301	77,301	67,301	57,301
IT Infrastructure													
Asset Value	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830	467,830
Depreciation	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783	46,783
Accumulated Depreciation	46,783	93,566	140,349	187,132	233,915	280,698	327,481	374,264	421,047	467,830	514,613	561,396	608,179
Net Fixed Assets	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047	421,047
Gross Fixed Asset	26,286,235	25,235,638	24,185,041	23,134,444	22,083,847	21,033,250	20,000,000	19,000,000	18,000,000	17,000,000	16,000,000	15,000,000	14,000,000
Total	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687	1,050,687
Accumulated Depreciation	1,050,687	2,101,374	3,152,061	4,202,747	5,253,434	6,304,121	7,354,808	8,405,495	9,456,182	10,506,869	11,557,556	12,608,243	13,658,930
Net Fixed Assets	25,235,638	24,185,041	23,134,444	22,083,847	21,033,250	19,982,653	18,932,056	17,881,459	16,830,862	15,780,265	14,729,668	13,679,071	12,628,474

Depreciation percent as per IT Act

Depreciation percent as per IT Act

Depreciation percent as per IT Act

Depreciation: Straight Line Method (SLM) is used

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

3.3 Amortization Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Preliminary Expenses	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Value	10,000	10,000	10,000	10,000	10,000	10,000	10,000

3.4 Tax Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
EBT	2,454,310	3,644,009	1,671,300	5,832,385	7,052,899	8,359,442	9,749,896
Add Depreciation as per companies Act	3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Less Depreciation as per IT Act	3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Taxable Income	2,454,310	3,644,009	1,671,300	5,832,385	7,052,899	8,359,442	9,749,896
Provision of Taxes	618,121	947,442	1,215,318	1,516,550	1,833,754	2,173,455	2,534,973

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation



5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Trading		6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217
Total		6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217
Closing Stock							
Agri Input							
Trading		6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217
Grain Processing							
Horticulture Processing							
Total		6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217

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	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debitors)							
I	Cleaning & Grading		2,56,297.3	2,967,316	3,271,466	3,606,791	3,976,487	4,384,077
	Subtotal		2,56,297.3	2,967,316	3,271,466	3,606,791	3,976,487	4,384,077
B	Closing Stock		6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217
	Total		9,227,642	10,345,404	11,405,808	12,570,996	13,855,421	15,271,294
C	Accounts Payable & Accrued Expenses (Creditors)							
I	Cleaning & Grading		5,112,633	5,659,903	6,240,043	6,876,651	7,578,360	8,351,838
	Total		5,112,633	5,659,903	6,240,043	6,876,651	7,578,360	8,351,838
D	Working Capital		4,115,019	4,685,501	5,165,764	5,694,345	6,277,060	6,919,456
	Own Contribution		4,115,019	4,685,501	5,165,764	5,694,345	6,277,060	6,919,456

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	133,643,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Total Revenue	133,643,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Variable Cost							
Facility 1 - Cleaning & Grading	126,628,708	146,848,342	161,930,587	178,454,240	196,663,948	216,736,059	238,861,264
Total Variable Cost	126,628,708	146,848,342	161,930,587	178,454,240	196,663,948	216,736,059	238,861,264
Fixed Cost							
Facility 1 - Cleaning & Grading	432,000	453,600	476,280	500,094	525,099	551,354	578,921
Admin Expenses	1,074,580	1,128,309	1,184,724	1,243,961	1,306,159	1,371,467	1,440,040
Total Fixed Cost	1,506,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
Total Cost	128,135,288	148,430,251	163,591,592	180,198,294	198,495,205	218,658,879	240,880,225
Profit Before Depreciation, Interest and Tax	5,505,447	6,294,069	6,991,971	7,870,084	8,850,181	9,939,410	11,149,388
Depreciation	3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	2,454,310	3,644,009	4,674,300	5,832,885	7,052,899	8,359,442	9,749,896
Interest on Term loan	-	-	-	-	-	-	-
Profit Before Tax	2,454,310	3,644,009	4,674,300	5,832,885	7,052,899	8,359,442	9,749,896
Less: Tax	638,121	947,442	1,215,318	1,516,550	1,833,754	2,173,455	2,534,973
Profit After Tax	1,816,189	2,696,567	3,458,982	4,316,335	5,219,146	6,185,987	7,214,923
Cumulative Profit	1,816,189	4,512,756	7,971,738	12,288,073	17,507,219	23,693,205	30,908,129

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	4,867,327	9,643,472	14,939,861	20,764,814	27,198,526	34,322,086	42,228,310
Accounts Receivables	2,562,973	2,967,316	3,271,466	3,606,791	3,976,487	4,384,077	4,833,445
Other Current Assets	6,664,669	7,378,088	8,134,342	8,964,205	9,878,934	10,887,217	11,998,634
Total Current Assets	14,094,968	19,988,876	26,345,669	33,335,810	41,053,947	49,593,380	59,060,389
Gross Fixed Assets	26,286,325	23,245,188	20,605,127	18,297,456	16,270,258	14,482,976	12,903,008
Less: Depreciation	3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Net Fixed Assets	23,245,188	20,605,127	18,297,456	16,270,258	14,482,976	12,903,008	11,503,515
Preliminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	37,380,156	40,624,003	44,663,125	49,616,067	55,536,923	62,496,387	70,563,904
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	5,112,623	5,659,903	6,240,043	6,876,651	7,578,360	8,351,838	9,204,432
Other Current Liabilities							
Total Current Liabilities	5,112,623	5,659,903	6,240,043	6,876,651	7,578,360	8,351,838	9,204,432
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	5,112,623	5,659,903	6,240,043	6,876,651	7,578,360	8,351,838	9,204,432
Share capital	14,649,549	14,649,549	14,649,549	14,649,549	14,649,549	14,649,549	14,649,549
Smart Grant -in-Aid	15,801,795	15,801,795	15,801,795	15,801,795	15,801,795	15,801,795	15,801,795
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,816,189	4,512,756	7,971,738	12,288,073	17,507,219	23,693,205
Profit & Loss) During the Year	1,816,189	2,696,567	3,458,982	4,316,335	5,219,146	6,185,987	7,214,923
Appropriation - Dividend	-	-	-	-	-	-	-
Total Reserves	1,816,189	4,512,756	7,971,738	12,288,073	17,507,219	23,693,205	30,908,129
TOTAL EQUITY	32,267,533	34,964,100	38,423,082	42,739,417	47,958,562	54,144,549	61,359,473
TOTAL LIABILITIES & EQUITY	37,380,156	40,624,003	44,663,125	49,616,067	55,536,923	62,496,387	70,563,904
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 specific time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset es 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	133,640,235	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
2 Equity/ Share capital	14,649,549						
Reinvestment							
3 Grant	15,801,795						
4 Long Term Loan	-						
5 Increase in Short Term Loan	-						
6 Increase in account payable	5,112,623	547,280	580,140	636,607	701,710	773,478	852,594
Sub Total (A)	169,204,702	155,271,600	171,163,703	188,704,985	208,047,096	229,371,766	252,882,207
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	20,174,380						
b Machinery and Equipment	5,443,114						
c Furniture & Fixture	197,001						
d It Infrastructure	467,830						
e Vehicle	-						
f Preliminary Expenses	50,000						
2 Operational Expenditure							
a Variable Cost	126,628,708	146,848,342	161,930,587	178,454,240	196,663,948	216,736,059	238,861,264
b Fixed Cost	1,505,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
3 Loan Repayment							
LTL - Principal	-						
LTL - Interest	-						
STL - Principal	-						
STL - Interest	-						
4 Tax	638,121	947,442	1,215,318	1,516,550	1,833,754	2,173,455	2,534,973
5 Increase in account Receivable	2,562,973	404,343	304,150	335,325	369,696	407,590	449,368
6 Increase in Closing Stock	6,664,669	713,419	756,254	829,863	914,729	1,008,283	1,111,417
Sub Total (B)	164,337,375	150,495,455	165,867,314	182,880,033	201,613,384	222,248,207	244,975,983
Net Cash Flow (A-B)	4,867,327	4,776,146	5,296,389	5,824,952	6,433,712	7,123,559	7,906,224
Opening Cash and Bank	4,867,327	4,867,327	9,643,472	14,939,861	20,764,814	27,198,526	34,322,086
Cumulative Cash Balance	4,867,327	9,643,472	14,939,861	20,764,814	27,198,526	34,322,086	42,228,310

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

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		1,816,189.46	2,696,566.57	3,458,982.18	4,316,334.84	5,219,145.51	6,185,986.90	7,214,923.16
Add: Depreciation		3,041,137.16	2,640,060.49	2,307,670.83	2,027,198.62	1,787,281.96	1,579,968.03	1,399,492.27
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		4,867,326.62	5,346,627.06	5,776,653.01	6,353,533.47	7,016,427.47	7,765,954.93	8,614,415.44
Initial Investment/ Net Cash Accrual	(30,451,343.9295)	4,867,326.62	5,346,627.06	5,776,653.01	6,353,533.47	7,016,427.47	7,765,954.93	8,614,415.44
IRR		10.21%						
Present Value Equivalent		0.91	0.82	0.75	0.68	0.62	0.56	0.51
Present Value of Future Inflows		4,416,415.92	4,401,886.56	4,315,336.95	4,306,587.04	4,315,324.16	4,333,828.56	4,361,964.74
Operating Net Cash Inflow					30,451,343.93			
Present Capital Outflow					30,451,343.93			

0.00

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the profitability of potential investments. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis.

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Total Receipts	133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Total Variable Exp	126,628,708	146,848,342	161,930,587	178,454,240	196,663,948	216,736,059	238,861,264
Contribution	7,012,027	7,875,978	8,652,976	9,614,138	10,681,439	11,862,230	13,168,350
Total Fixed exp	4,557,717	4,231,969	3,978,675	3,781,253	3,628,539	3,502,788	3,418,454
BEP	65%	54%	46%	39%	34%	30%	26%
Average BEP	41.93%						

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	1,816,189	2,696,567	3,458,982	4,316,335	5,219,146	6,185,987	7,214,923
Add: Depreciation	3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Add: Preliminary exp Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	4,867,327	5,346,627	5,776,653	6,353,533	7,016,427	7,765,955	8,614,415
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	4,423,842	4,418,700	4,340,085	4,330,549	4,356,649	4,383,679	4,420,557
Total Discounted Cash Flows	30,684,097						
Present Value of Outflow	30,451,344						
NPV	232,753						

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	1,816,189	2,696,567	3,458,982	4,316,335	5,219,146	6,185,987	7,214,923
Average net profit				4415446.95			
Total Project cost				30451343.93			
ROI				14.50%			

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment.



9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment								
Profit after Tax & Dividend	30,451,344							
Add: Depreciation		1,816,189	2,696,567	3,458,982	4,316,335	5,219,146	6,185,987	7,214,923
Add: Preliminary exp Written off		3,041,137	2,640,060	2,307,671	2,027,199	1,787,282	1,579,968	1,399,492
Net Cash Accrual (A)		10,000	10,000	10,000	10,000	10,000	10,000	10,000
Cashflow - Initial Investment		4,867,327	5,346,627	5,776,653	6,353,533	7,016,427	7,765,955	8,614,415
Payback period (in years) - Project		(25,584,017)	(20,237,390)	(14,460,737)	(8,107,204)	(1,090,776)	6,675,179	15,289,594

5.16

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							
Total	5,505,447	6,294,069	6,991,971	7,870,084	8,850,181	9,939,410	11,149,388
Total Annual EMI	5,505,447	6,294,069	6,991,971	7,870,084	8,850,181	9,939,410	11,149,388
Debt Service Coverage Ratio (DSCR)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Average DSCR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Facility 1 - Cleaning & Grading	0	140,322,772	162,460,536	179,112,741	197,471,797	217,712,656	240,028,203	264,631,094
Total Income								
Expenditure		140,322,772	162,460,536	179,112,741	197,471,797	217,712,656	240,028,203	264,631,094
Fixed Cost (Excl. of Depreciation, Amort)		1,506,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
Variable Cost		132,960,144	146,848,342	161,930,587	178,454,240	196,663,948	216,736,059	238,861,264
Total Operational Expenses		134,466,724	148,430,251	163,591,592	180,198,294	198,495,205	218,658,879	240,880,225
Net Income		5,856,049	14,030,285	15,521,149	17,273,502	19,217,451	21,369,324	23,750,869

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Facility 1 - Cleaning & Grading	0	133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Total Income								
Expenditure		133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Fixed Cost (Excl. of Depreciation, Amort)		1,506,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
Variable Cost		132,960,144	154,190,759	170,027,117	187,376,952	206,497,145	227,572,862	250,804,327
Total Operational Expenses		134,466,724	155,772,668	171,688,121	189,121,006	208,328,403	229,495,682	252,823,288
Net Income		(825,988)	(1,048,348)	(1,104,558)	(1,052,628)	(983,016)	(897,393)	(793,675)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Facility 1 - Cleaning & Grading	0	126,958,699	146,988,104	162,054,385	178,664,959	196,978,117	217,168,374	239,428,133
Total Income								
Expenditure		126,958,699	146,988,104	162,054,385	178,664,959	196,978,117	217,168,374	239,428,133
Fixed Cost (Excl. of Depreciation, Amort)		1,506,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
Variable Cost		120,297,273	139,505,924	153,834,058	169,531,528	186,830,750	205,899,256	226,918,200
Total Operational Expenses		121,803,853	141,087,833	155,495,062	171,275,582	188,662,008	207,822,076	228,937,162
Net Income		5,154,846	5,900,270	6,559,322	7,389,377	8,316,109	9,346,298	10,490,971

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Facility 1 - Cleaning & Grading	0	133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Total Income								
Expenditure		133,640,735	154,724,320	170,583,563	188,068,378	207,345,387	228,598,289	252,029,613
Fixed Cost (Excl. of Depreciation, Amort)		1,506,580	1,581,909	1,661,004	1,744,055	1,831,257	1,922,820	2,018,961
Variable Cost		120,297,273	139,505,924	153,834,058	169,531,528	186,830,750	205,899,256	226,918,200
Total Operational Expenses		121,803,853	141,087,833	155,495,062	171,275,582	188,662,008	207,822,076	228,937,162
Net Income		11,836,883	13,636,486	15,088,500	16,792,796	18,683,379	20,776,213	23,092,452

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



10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	1506
Total No. of Non-members Cultivating Grain Crops	1000
Total	2506
Average Land Holding per Member (Acres)	4
Total Cultivated Land under grain Crop (Acres)	10024

185619.42

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)
KHARIB	Maize - A Grade	18%	1804.32	25	45108	5%	42852.6
	Maize - B Grade	12%	1202.88	25	30072	2%	29470.56
	Bajara - A Grade	6%	601.44	15	9022	2%	8841.168
	Bajara - B Grade	4%	400.96	15	6014	2%	5894.112
	Udit	5%	501.2	16	3007	2%	2947.056
	Mung	5%	501.2	15	2506	10%	2255.4
RABBI	Maize - A Grade	15%	1503.6	25	37590	15%	35710.5
	Maize - B Grade	10%	1002.4	25	25060	10%	22554
	Jawar - A Grade	3%	300.72	30	9021.6	5%	8570.52
	Jawar - B Grade	2%	200.48	30	6014.4	7%	5894.112
	Wheat	10%	1002.4	15	15036	2%	14735.28
	Harbhara - A Grade	6%	601.44	16	3608.64	2%	3536.4672
Harbhara - B Grade	4%	400.96	16	2405.76	2%	2357.6448	

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
Maize - A Grade	12856	13499	14173	14882	15626	16408	17228
Maize - B Grade	8841	9283	9747	10235	10746	11284	11848
Bajara - A Grade	2652	2785	2924	3070	3224	3385	3554
Bajara - B Grade	1768	1857	1949	2047	2149	2257	2370
Udit	884	928	975	1023	1075	1128	1185
Mung	677	710	746	783	822	864	907
Maize - A Grade	10713	11249	11811	12402	13022	13673	14357
Maize - B Grade	6766	7105	7460	7833	8224	8636	9067
Jawar - A Grade	2571	2700	2835	2976	3125	3282	3446
Jawar - B Grade	1768	1857	1949	2047	2149	2257	2370
Wheat	4421	4642	4874	5117	5373	5642	5924
Harbhara - A Grade	1061	1114	1170	1228	1290	1354	1422
Harbhara - B Grade	707	743	780	819	860	903	948



Okra	0	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0	0
Brinjal	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	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
Pomegranate	0	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0	0

11.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	V1	V2	V3	V4	V5	V6	V7
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Potato	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
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	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	0	0	0	0
	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0





Capacity
No. of Hours

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

-40 Quintal/Hour
X

Particulars	Tentative Wastage Percentage								
	Commodity	Percentage	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Working Days									
No. of Operation Days									
Maize - A Grade	174.02	182.72	191.86	201.45	211.52	222.10	233.20		
Maize - B Grade	12.856	13.499	14.173	14.882	15.626	16.408	17.228		
Bajara - A Grade	8.841	9.283	9.747	10.235	10.746	11.284	11.848		
Bajara - B Grade	2.652	2.785	2.924	3.070	3.234	3.385	3.554		
Udit	1.768	1.857	1.949	2.047	2.149	2.257	2.370		
Mung	884	928	975	1,023	1,075	1,128	1,185		
Maize - A Grade	677	710	746	783	822	864	907		
Maize - B Grade	10,713	11,249	11,811	12,402	13,022	13,673	14,357		
Jawar - A Grade	6,766	7,105	7,460	7,833	8,224	8,636	9,067		
Jawar - B Grade	2,571	2,700	2,835	2,976	3,125	3,282	3,446		
Wheat	1,768	1,857	1,949	2,047	2,149	2,257	2,370		
Harbhara - A Grade	4,421	4,642	4,874	5,117	5,373	5,642	5,924		
Harbhara - B Grade	1,061	1,114	1,170	1,228	1,290	1,354	1,422		
Total Grains Quantity to be Processed	707	743	780	819	860	903	948		
Job Work for Grains	55,686	58,470	61,394	64,463	67,686	71,071	74,624		
Quantity for trading of Grains	0%	0%	0%	0%	0%	0%	0%		
Quantity for sale (50%)	100%	100%	100%	100%	100%	100%	100%		
Quantity for sale (50%)									
Maize - A Grade	13,856	13,499	14,173	14,882	15,626	16,408	17,228		
Maize - B Grade	10,713	11,249	11,811	12,402	13,022	13,673	14,357		
Output									
Maize - A Grade	12,213	12,824	13,465	14,138	14,845	15,587	16,367		
Maize - B Grade	10,177	10,656	11,221	11,782	12,371	12,989	13,639		

12.2 Facility 1 - Profit and loss of Trading

Particulars	Rate	Percentage							
		Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Revenue									
Maize - A Grade	2,400	27,845,619	32,238,632	35,543,092	39,186,259	43,202,851	47,631,143	52,513,335	
Maize - B Grade	2,100	16,756,224	19,399,738	21,388,212	23,580,503	25,997,505	28,662,349	31,600,139	
Bajara - A Grade	2,700	6,463,115	7,482,756	8,249,739	9,095,337	10,027,609	11,055,439	12,183,621	
Bajara - B Grade	2,300	3,670,411	4,249,467	4,685,037	5,165,253	5,694,692	6,278,397	6,921,593	
Udit	7,200	5,744,991	6,651,339	7,333,101	8,084,744	8,913,430	9,827,057	10,834,350	
Mung	7,200	4,396,677	5,090,310	5,612,067	6,187,304	6,821,503	7,520,707	8,291,579	
Maize - A Grade	2,400	23,204,683	26,865,527	29,619,243	32,655,216	36,002,376	39,692,619	43,761,112	

100%

105.00%

110.25%

115.76%

121.55%

127.53%

134.01%

Capacity
 Facility 3 - Warehouse
 14.1 Capacity Utilization
 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	-	-	-	-	-	-	-

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Storage Charges per MT per Month		100	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Dunnage	MT	15	-	-	-	-	-	-	-
Fumigation	MT	14	-	-	-	-	-	-	-
Electricity			-	-	-	-	-	-	-
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Warehouse Manager			-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			-	-	-	-	-	-	-
Operating profit			-	-	-	-	-	-	-



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



Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in a Required Year		Total Acres	No. of Liters		Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Required
				Day	Hrs/Acre		Required/Acre	Required				
1	Double Ploughing	1		0	4	0	0	0	3000	0	0	0
2	Cultivator	1		0	2	0	0	0	1800	0	0	0
3	Rotavator	1		0	2	0	0	0	1800	0	0	0
4	BB Seed Sowing Machine	1		0	2	0	0	0	1200	0	0	0
5	Mobile Threshing	1		0	2	0	0	0	3000	0	0	0
6				0	0							
7				0	0							
8				0	0							
9				0	0							
10				0	0							

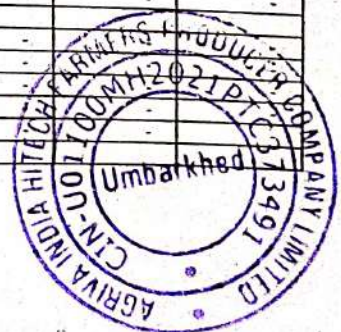
15.2 Facility 4 - Profit and loss of Custom Hiring

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

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

Facility 5 - Agri Input

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Rabi Crop								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Onion								
Tomato								
Okra								
Chilli								
Potato								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Onion								
Tomato								
Okra								
Chilli								
Brinjal								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Pomegranate								
Custard Apple								
Guava								
Citrus								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Requirement of Input material								
Seeds requirement per acre (in kg)	seed requireme nt/acre							
Kharif Crops								
	40	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-
Rabi Crop								
	20	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-
	20	-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
Summer								
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								



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

Capacity
No. of Hours

1 Qls P Hour



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Potato	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
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	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	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Total Quantity to be Processed	0	0	0	0	0	0	0
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%)	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-
Output (KG)							
Onion							
Tomato							
Okra							
Chilli							
Potato							
	0						
	0						
	0						
	0						
Onion							



