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1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,20,65,502	60%	72,39,301
2	Machinery and Equipment	71,55,520	60%	42,93,312
3	Furniture and Fixture	1,18,000	60%	70,800
4	IT & It Infrastructure	97,000	60%	58,200
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	2,00,000	60%	1,20,000
7	Working Capital	7,16,298		
Total		2,03,52,320		1,17,81,613

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 preoprtaiive expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,17,81,613
2	Bank Finance - Long Term Loan	10%	19,43,602
3	Own Contribution		66,27,105
Total			2,03,52,320

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)	40.22%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	20.75%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	12.88%	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)	24,99,730	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	5.10	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.20	Project Viable	DSCR shall be more than 2 for better performing project. >2

M/s. Mitesh M. Malwal & Associates
H.No.166-B, Ganesh Nagar,
Pawdewadi Road,
Opp.Science College, NANDED-2.

3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	1,20,65,502	1,16,83,026	1,13,00,549	1,09,18,073	1,05,35,596	1,01,53,120	97,70,644
Depreciation	3,82,476	3,82,476	3,82,476	3,82,476	3,82,476	3,82,476	3,82,476
Accumulated Depreciation	3,82,476	7,64,953	11,47,429	15,29,905	19,12,382	22,94,858	26,77,335
Net Fixed Assets	1,16,83,026	1,13,00,549	1,09,18,073	1,05,35,596	1,01,53,120	97,70,644	93,88,167
Plant and Machinery							
Asset Value	71,55,520	67,02,576	62,49,631	57,96,687	53,43,742	48,90,798	44,37,854
Depreciation	4,52,944	4,52,944	4,52,944	4,52,944	4,52,944	4,52,944	4,52,944
Accumulated Depreciation	4,52,944	9,05,889	13,58,833	18,11,778	22,64,722	27,17,666	31,70,611
Net Fixed Assets	67,02,576	62,49,631	57,96,687	53,43,742	48,90,798	44,37,854	39,84,909
Furniture and Electrification							
Asset Value	1,18,000	1,06,200	94,400	82,600	70,800	59,000	47,200
Depreciation	11,800	11,800	11,800	11,800	11,800	11,800	11,800
Accumulated Depreciation	11,800	23,600	35,400	47,200	59,000	70,800	82,600
Net Fixed Assets	1,06,200	94,400	82,600	70,800	59,000	47,200	35,400
Vehicle							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
IT Infrastructure							
Asset Value	97,000	87,300	77,600	67,900	58,200	48,500	38,800
Depreciation	9,700	9,700	9,700	9,700	9,700	9,700	9,700
Accumulated Depreciation	9,700	19,400	29,100	38,800	48,500	58,200	67,900
Net Fixed Assets	87,300	77,600	67,900	58,200	48,500	38,800	29,100
Gross Fixed Asset	1,94,36,022	1,85,79,101	1,77,22,180	1,68,65,260	1,60,08,339	1,51,51,418	1,42,94,497
Total Depreciation	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Accumulated Depreciation	8,56,921	17,13,842	25,70,762	34,27,683	42,84,604	51,41,525	59,98,446
Net Fixed Assets	1,85,79,101	1,77,22,180	1,68,65,260	1,60,08,339	1,51,51,418	1,42,94,497	1,34,37,576

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

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	40,000	40,000	40,000	40,000	40,000	40,000	-
Total Value		40,000	40,000	40,000	40,000	40,000	40,000	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	11,85,484	22,07,540	35,96,625	51,21,776	67,99,973	86,15,643	1,05,50,501
Add Depreciation as per companies Act	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Less Depreciation as per IT Act	23,30,478	20,32,124	17,76,311	15,55,716	13,64,672	11,98,682	10,54,097
Taxable Income	-2,88,074	10,32,337	26,77,235	44,22,981	62,92,221	82,73,882	1,03,53,325
Provision of Taxes	-74,899	2,68,408	6,96,081	11,49,975	16,35,978	21,51,209	26,91,864

Maximum Tax rate 26%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

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Loan Amount (Rs) 19,43,602
 Interest rate /PA
 Loan Tenure in years
 Moratorium Period (In Months)
 EMI Rs. 36,005.00

Year	Particulars	Opening Balance	Interest	Princpal Repayment	EMI	Closing Outstanding
Year 1	Month 1	19,43,602	19,436	-	19,436	19,43,602
	Month 2	19,43,602	19,436	-	19,436	19,43,602
	Month 3	19,43,602	19,436	-	19,436	19,43,602
	Month 4	19,43,602	19,436	-	19,436	19,43,602
	Month 5	19,43,602	19,436	-	19,436	19,43,602
	Month 6	19,43,602	19,436	-	19,436	19,43,602
	Month 7	19,43,602	19,436	16,569	36,005	19,27,033
	Month 8	19,27,033	19,270	16,735	36,005	19,10,299
	Month 9	19,10,299	19,103	16,902	36,005	18,92,397
	Month 10	18,92,397	18,924	17,071	36,005	18,76,326
	Month 11	18,76,326	18,763	17,242	36,005	18,59,084
	Month 12	18,59,084	18,591	17,414	36,005	18,41,670
Year 2	Month 13	18,41,670	18,417	17,588	36,005	18,24,081
	Month 14	18,24,081	18,241	17,764	36,005	18,06,317
	Month 15	18,06,317	18,063	17,942	36,005	17,88,375
	Month 16	17,88,375	17,884	18,121	36,005	17,70,254
	Month 17	17,70,254	17,703	18,302	36,005	17,51,952
	Month 18	17,51,952	17,520	18,485	36,005	17,33,466
	Month 19	17,33,466	17,335	18,670	36,005	17,14,796
	Month 20	17,14,796	17,148	18,857	36,005	16,95,939
	Month 21	16,95,939	16,959	19,046	36,005	16,76,893
	Month 22	16,76,893	16,769	19,236	36,005	16,57,657
	Month 23	16,57,657	16,577	19,428	36,005	16,38,229
	Month 24	16,38,229	16,382	19,623	36,005	16,18,606
Year 3	Month 25	16,18,606	16,186	19,819	36,005	15,98,787
	Month 26	15,98,787	15,988	20,017	36,005	15,78,770
	Month 27	15,78,770	15,788	20,217	36,005	15,58,553
	Month 28	15,58,553	15,586	20,419	36,005	15,38,133
	Month 29	15,38,133	15,381	20,624	36,005	15,17,509
	Month 30	15,17,509	15,175	20,830	36,005	14,96,680
	Month 31	14,96,680	14,967	21,038	36,005	14,75,641
	Month 32	14,75,641	14,756	21,249	36,005	14,54,393
	Month 33	14,54,393	14,544	21,461	36,005	14,32,932
	Month 34	14,32,932	14,329	21,676	36,005	14,11,256
	Month 35	14,11,256	14,113	21,892	36,005	13,89,364
	Month 36	13,89,364	13,894	22,111	36,005	13,67,252
Year 4	Month 37	13,67,252	13,673	22,332	36,005	13,44,920
	Month 38	13,44,920	13,449	22,556	36,005	13,22,364
	Month 39	13,22,364	13,224	22,781	36,005	12,99,583
	Month 40	12,99,583	12,996	23,009	36,005	12,76,573
	Month 41	12,76,573	12,766	23,239	36,005	12,53,334
	Month 42	12,53,334	12,533	23,472	36,005	12,29,863
	Month 43	12,29,863	12,299	23,706	36,005	12,06,156
	Month 44	12,06,156	12,062	23,943	36,005	11,82,213
	Month 45	11,82,213	11,822	24,183	36,005	11,58,030
	Month 46	11,58,030	11,580	24,425	36,005	11,33,605
	Month 47	11,33,605	11,336	24,669	36,005	11,08,936
	Month 48	11,08,936	11,089	24,916	36,005	10,84,021
Year 5	Month 49	10,84,021	10,840	25,165	36,005	10,58,856
	Month 50	10,58,856	10,589	25,416	36,005	10,33,439
	Month 51	10,33,439	10,334	25,671	36,005	10,07,769
	Month 52	10,07,769	10,078	25,927	36,005	9,81,841
	Month 53	9,81,841	9,818	26,187	36,005	9,55,655
	Month 54	9,55,655	9,557	26,448	36,005	9,29,206
	Month 55	9,29,206	9,292	26,713	36,005	9,02,493
	Month 56	9,02,493	9,025	26,980	36,005	8,75,513
	Month 57	8,75,513	8,755	27,250	36,005	8,48,264
	Month 58	8,48,264	8,483	27,522	36,005	8,20,741
	Month 59	8,20,741	8,207	27,798	36,005	7,92,944
	Month 60	7,92,944	7,929	28,076	36,005	7,64,868
Year 6	Month 61	7,64,868	7,649	28,356	36,005	7,36,512
	Month 62	7,36,512	7,365	28,640	36,005	7,07,872
	Month 63	7,07,872	7,079	28,926	36,005	6,78,946
	Month 64	6,78,946	6,789	29,216	36,005	6,49,730
	Month 65	6,49,730	6,497	29,508	36,005	6,20,222
	Month 66	6,20,222	6,202	29,803	36,005	5,90,420
	Month 67	5,90,420	5,904	30,101	36,005	5,60,319
	Month 68	5,60,319	5,603	30,402	36,005	5,29,917
	Month 69	5,29,917	5,299	30,706	36,005	4,99,211
	Month 70	4,99,211	4,992	31,013	36,005	4,68,198
	Month 71	4,68,198	4,682	31,323	36,005	4,36,875
	Month 72	4,36,875	4,369	31,636	36,005	4,05,239
Year 7	Month 73	4,05,239	4,052	31,953	36,005	3,73,286
	Month 74	3,73,286	3,733	32,272	36,005	3,41,014
	Month 75	3,41,014	3,410	32,595	36,005	3,08,419
	Month 76	3,08,419	3,084	32,921	36,005	2,75,499
	Month 77	2,75,499	2,755	33,250	36,005	2,42,249
	Month 78	2,42,249	2,422	33,583	36,005	2,08,666
	Month 79	2,08,666	2,087	33,918	36,005	1,74,748
	Month 80	1,74,748	1,747	34,258	36,005	1,40,490
	Month 81	1,40,490	1,405	34,600	36,005	1,05,890
	Month 82	1,05,890	1,059	34,946	36,005	70,944
	Month 83	70,944	709	35,296	36,005	35,649
	Month 84	35,649	356	35,649	36,005	0

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This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of the principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input							
Trading	14,44,655	17,68,887	21,21,930	25,05,856	29,22,869	33,75,320	38,65,703
Grain Processing	5,36,908	8,45,630	11,83,882	15,53,845	19,57,845	23,98,360	28,78,032
Horticulture Processing	1,798	3,032	4,794	6,707	8,798	11,083	13,573
Total	19,83,361	26,17,548	33,10,606	40,66,407	48,89,512	57,84,762	67,57,312
Closing Stock							
Agri Input							
Trading	14,44,655	17,68,887	21,21,930	25,05,856	29,22,869	33,75,320	38,65,703
Grain Processing	5,36,908	8,45,630	11,83,882	15,53,845	19,57,845	23,98,360	28,78,032
Horticulture Processing	1,798	3,032	4,794	6,707	8,798	11,083	13,573
Total	19,83,361	26,17,548	33,10,606	40,66,407	48,89,512	57,84,762	67,57,312

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%

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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	10,298,054	14,044,540	16,866,335	19,922,798	23,256,691	26,866,892	30,728,398	34,811,989	39,148,580	43,754,171
3	Dal Mill	14	4,731,905	7,672,203	10,777,224	14,177,379	17,888,306	21,922,782	26,332,235	31,104,782	36,148,580	41,454,171
4	Dal Mill	14	331,140	36,972	41,104	45,557	50,352	55,313	60,428	65,707	71,154	76,771
5	Warehouse	14	-	-	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	2,493	2,618	2,886	3,341	3,841	4,382	4,967	5,597	6,271	6,980
	Subtotal		16,075,922	22,111,332	28,088,049	34,599,075	41,688,621	49,383,321	57,744,571	66,771,312	76,454,171	86,688,580
	Closing Stock		19,833,361	26,175,548	33,106,606	40,666,407	48,899,512	57,847,762	67,579,312	78,044,762	89,271,312	101,354,171
	Total		35,909,553	48,286,881	61,184,655	75,265,482	90,588,133	1,07,231,083	1,25,316,884	1,45,323,884	1,71,728,884	1,98,042,751
C Accounts Payable & Accrued Expenses (Creditors)												
1	Agri Input	7	-	-	-	-	-	-	-	-	-	-
2	Custom Hiring	7	5,299,638	6,762,216	8,118,888	9,593,396	11,199,646	12,935,523	14,811,989	16,834,171	18,994,171	21,304,171
3	Dal Mill	7	2,007,244	3,264,437	4,588,814	6,036,613	7,617,744	9,341,179	11,219,544	13,254,171	15,454,171	17,814,171
4	Dal Mill	7	5,005	5,256	5,519	5,794	6,084	6,388	6,707	7,047	7,407	7,787
5	Warehouse	7	-	-	-	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	7	(9,607)	(4,758)	(4,648)	(4,523)	(4,373)	(4,213)	(4,053)	(3,893)	(3,733)	(3,573)
	Total		7,257,611	10,031,151	12,715,533	15,642,280	18,831,101	22,298,894	26,066,688	29,999,226	34,099,226	38,304,171
	Working Capital		28,651,942	38,255,730	48,471,122	59,623,202	71,757,032	84,934,189	99,254,226	114,275,158	130,629,658	149,738,580
	Own Contribution	75%	7,162,298	-	-	-	-	-	-	-	-	-

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 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

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6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Dal Mill	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241
Facility 2 - Processing Unit- Dal Mill	1,23,55,392	2,00,02,068	2,80,97,802	3,69,53,104	4,66,23,693	5,71,68,957	6,86,52,188
Facility 3 - Warehouse	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Total Revenue	4,19,12,222	5,76,52,595	7,32,09,845	9,01,83,025	10,86,81,911	12,87,49,081	15,05,51,320
Variable Cost							
Facility 1 - Dal Mill	2,76,16,855	3,52,59,811	4,23,33,132	5,00,25,637	5,83,81,559	6,74,48,008	7,72,75,150
Facility 2 - Processing Unit- Dal Mill	1,04,66,328	1,70,21,374	2,39,23,882	3,14,74,088	3,97,19,505	4,87,10,778	5,85,01,880
Facility 3 - Warehouse	2,61,000	2,74,050	2,87,753	3,02,140	3,17,247	3,33,109	3,49,765
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	(5,00,945)	(2,48,085)	(2,42,372)	(2,35,832)	(2,28,032)	(2,18,863)	(2,08,207)
Total Variable Cost	3,78,43,237	5,23,07,150	6,63,02,396	8,15,66,033	9,81,90,278	11,62,73,033	13,59,18,587
Fixed Cost							
Facility 1 - Dal Mill	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246	6,75,408
Facility 2 - Processing Unit- Dal Mill	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Facility 3 - Warehouse	1,32,000	1,38,600	1,45,530	1,52,807	1,60,447	1,68,469	1,76,893
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	6,22,000	6,53,100	6,85,755	7,20,043	7,56,045	7,93,847	8,33,539
Total Fixed Cost	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,870	20,07,463
Total Cost	3,93,41,237	5,38,80,050	6,79,53,941	8,33,00,155	10,00,11,107	11,81,84,903	13,79,26,051
Profit Before Depreciation, Interest and Tax	25,70,985	37,72,545	52,55,905	68,82,870	86,70,805	1,05,64,178	1,26,25,269
Depreciation	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Amortization	40,000	40,000	40,000	40,000	40,000	-	-
Profit Before Interest and Tax	16,74,065	28,75,624	43,58,984	59,85,949	77,73,884	97,07,257	1,17,68,349
Interest on Term loan	4,88,581	6,68,084	7,62,358	8,64,173	9,73,911	10,91,614	12,17,848
Profit Before Tax	11,85,484	22,07,540	35,96,625	51,21,776	67,99,973	86,15,643	1,05,50,501
Less: Tax	(74,899)	2,68,408	6,96,081	11,49,975	16,35,978	21,51,209	26,91,864
Profit After Tax	12,60,383	19,39,132	29,00,544	39,71,801	51,63,995	64,64,434	78,58,636
Cumulative Profit	12,60,383	31,99,515	61,00,060	1,00,71,860	1,52,35,855	2,17,00,289	2,95,58,926

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	27,71,669	53,84,659	89,30,770	1,35,16,260	1,92,58,023	2,62,19,749	3,45,30,067
Accounts Receivables							
Other Current Assets							
Total Current Assets	27,71,669	53,84,659	89,30,770	1,35,16,260	1,92,58,023	2,62,19,749	3,45,30,067
Gross Fixed Assets	1,94,36,022	1,85,79,101	1,77,22,180	1,68,65,260	1,60,08,339	1,51,51,418	1,42,94,497
Less: Depreciation	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Net Fixed Assets	1,85,79,101	1,77,22,180	1,68,65,260	1,60,08,339	1,51,51,418	1,42,94,497	1,34,37,576
Preliminary & Pre- operative Expenses	1,60,000	1,20,000	80,000	40,000	0	0	0
TOTAL ASSETS	2,15,10,770	2,32,26,839	2,58,76,030	2,95,64,599	3,44,09,441	4,05,14,246	4,79,67,643
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities	0	0	0	0	0	0	0
Total Curent Liabilities	18,41,670	16,18,606	13,67,252	10,84,021	7,64,868	4,05,239	0
Secured Long Term Debt							
Differed Tax Liabilities							
TOTAL LIABILITIES	18,41,670	16,18,606	13,67,252	10,84,021	7,64,868	4,05,239	0
Share capital	66,27,105	66,27,105	66,27,105	66,27,105	66,27,105	66,27,105	66,27,105
Smart Grant -in-Aid	1,17,81,613	1,17,81,613	1,17,81,613	1,17,81,613	1,17,81,613	1,17,81,613	1,17,81,613
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	12,60,383	31,99,515	61,00,060	1,00,71,860	1,52,35,855	2,17,00,289
Profit & Loss) During the Year	12,60,383	19,39,132	29,00,544	39,71,801	51,63,995	64,64,434	78,58,636
Appropriation - Dividend							
Total Reserves	12,60,383	31,99,515	61,00,060	1,00,71,860	1,52,35,855	2,17,00,289	2,95,58,926
TOTAL EQUITY	1,96,69,101	2,16,08,233	2,45,08,777	2,84,80,578	3,36,44,573	4,01,09,007	4,79,67,643
TOTAL LIABILITIES & EQUITY	2,15,10,770	2,32,26,839	2,58,76,030	2,95,64,599	3,44,09,441	4,05,14,246	4,79,67,643
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.

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8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	4,19,12,222	5,76,52,595	7,32,09,845	9,01,83,025	10,86,81,911	12,87,49,081	15,05,51,320
2	Equity/ Share capital	66,27,105						
	Reinvestment							
3	Smart Grant -in-Aid	1,17,81,613						
4	Long Term Loan	19,43,602						
5	Short Term Loan	21,48,894	38,25,730	48,47,102	59,61,202	71,75,032	84,93,189	99,25,226
	Sub Total (A)	6,44,13,436	6,14,78,325	7,80,56,947	9,61,44,227	11,58,56,944	13,72,42,270	16,04,76,546
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	1,20,65,502						
b	Machinery and Equipment	71,55,520						
c	Furniture & Fixture	1,18,000						
d	It Infrastructure	97,000						
e	Vehicle	-						
f	Premilinary Expenses	2,00,000						
2	Operational Expenditure							
a	Variable Cost	3,78,43,237	5,23,07,150	6,63,02,396	8,15,66,033	9,81,90,278	11,62,73,033	13,59,18,587
b	Fixed Cost	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,870	20,07,463
3	Loan Repayment							
	LTL - Principal	1,01,933	2,23,064	2,51,354	2,83,232	3,19,153	3,59,629	4,05,239
	LTL - Interest	2,30,714	2,08,996	1,80,706	1,48,828	1,12,907	72,431	26,821
	STL - Principal	21,48,894	38,25,730	48,47,102	59,61,202	71,75,032	84,93,189	99,25,226
	STL - Interest	2,57,867	4,59,088	5,81,652	7,15,344	8,61,004	10,19,183	11,91,027
4	Tax	(74,899)	2,68,408	6,96,081	11,49,975	16,35,978	21,51,209	26,91,864
	Sub Total (B)	6,16,41,767	8,88,65,335	7,45,10,836	9,15,58,737	11,01,15,181	13,02,80,544	15,21,66,228
	Net Cash Flow (A-B)	27,71,669	26,12,990	35,46,111	45,85,490	57,41,763	69,61,726	83,10,318
	Opening Cash and Bank		27,71,669	53,84,659	89,30,770	1,35,16,260	1,92,58,023	2,62,19,749
	Cumulative Cash Balance	27,71,669	53,84,659	89,30,770	1,35,16,260	1,92,58,023	2,62,19,749	3,45,30,067

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

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 - Dal Mill	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241
Facility 2 - Processing Unit- Dal Mill	1,23,55,392	2,00,02,068	2,80,97,802	3,69,53,104	4,66,23,693	5,71,68,957	6,86,52,188
Facility 3 - Warehouse	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horri Comm	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Total Receipts	4,19,12,222	5,76,52,595	7,32,09,845	9,01,83,025	10,86,81,911	12,87,49,081	15,05,51,320
Total Variable Exp	3,78,43,237	5,23,07,150	6,63,02,396	8,15,66,033	9,81,90,278	11,62,73,033	13,59,18,587
Contribution	40,68,985	53,45,445	69,07,450	86,16,992	1,04,91,633	1,24,76,048	1,46,32,733
Total Fixed exp	23,94,921	24,69,321	25,48,466	26,31,043	27,17,749	27,68,791	28,64,384
BEP	59%	56%	52%	47%	26%	22%	20%

Average BEP
40.22%

Break-even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses were equal within a specific period. It means that there were no net profits or no net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.

9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	12,60,383	19,39,132	29,00,544	39,71,801	51,63,995	64,64,434	78,58,636
Add: Depreciation	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Add: Preliminary exp. Written off	40,000	40,000	40,000	40,000	40,000	0	0
Net Cash Accrual (A)	21,57,304	28,36,053	37,97,465	48,68,722	60,60,916	73,21,355	87,15,557
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	19,61,185	23,43,846	28,53,092	33,25,403	37,63,352	41,32,714	44,72,459
Total Discounted Cash Flows	2,28,52,050						
Present Value of Outflow	2,03,52,320						
NPV	24,99,729.66						

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	12,60,383	19,39,132	29,00,544	39,71,801	51,63,995	64,64,434	78,58,636
Average net profit	4222703.66						
Total Project cost	20352320.02						
ROI	20.75%						

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

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	2,03,52,320							
Profit after Tax & Dividend		12,60,383	19,39,132	29,00,544	39,71,801	51,63,995	64,64,434	78,58,636
Add: Depreciation		8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Add: Preliminary exp Written off		40,000	40,000	40,000	40,000	40,000	40,000	-
Net Cash Accrual (A)		21,57,304	28,36,053	37,97,465	48,68,722	60,60,916	73,21,355	87,15,557
Cashflow - Initial Investment		(1,81,95,016)	(1,53,58,963)	(1,15,63,498)	(66,92,776)	(6,31,860)		

Payback period (in years) - Project

5.10

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	25,70,985	37,72,545	52,55,905	68,82,870	86,70,805	1,05,64,178	1,26,25,269
Add: Depreciation	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921	8,56,921
Add: Amortization	40,000	40,000	40,000	40,000	40,000	-	-
Interest on TL	2,30,714	2,08,996	1,80,706	1,48,828	1,12,907	72,431	26,821
Total	36,98,620	48,78,462	63,33,532	79,28,619	96,80,633	1,14,93,530	1,35,09,011
Total Annual EMI	3,32,646	4,32,060	4,32,060	4,32,060	4,32,060	4,32,060	4,32,060
Debt Service Coverage Ratio (DSCR)	11.12	11.29	14.66	18.35	22.41	26.60	31.27

19.38

Average DSCR

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 - Dal Mill	3,00,59,222	3,84,49,296	4,61,63,426	5,45,52,846	6,36,65,799	7,35,53,665	8,42,71,153
Facility 2 - Processing Unit- Dal Mill	1,29,73,161	2,10,02,171	2,95,02,692	3,88,00,760	4,89,54,877	6,00,27,405	7,20,84,798
Facility 3 - Warehouse	9,07,200	10,12,095	11,25,212	12,47,109	13,78,384	14,47,303	15,19,668
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	68,250	71,663	79,008	91,462	1,16,947	1,58,162	2,03,267
Facility 6 - Processing Unit - Horti Comr	0	0	0	0	0	0	0
Total Income	4,40,07,833	6,05,35,225	7,68,70,337	9,46,92,176	11,41,16,007	13,51,86,535	15,80,78,886
Expenditure	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,870	20,07,463
Fixed Cost (Excl. of Depreciation, Amort)	3,97,35,399	5,23,07,150	6,63,02,396	8,15,66,033	9,81,90,278	11,62,73,033	13,59,18,587
Variable Cost	4,12,33,399	5,38,80,050	6,79,53,941	8,33,00,155	10,00,11,107	11,81,84,903	13,79,26,051
Total Operational Expenses	66,55,175	89,16,397	1,13,92,021	1,41,04,900	1,70,01,632	2,01,52,835	2,41,94,638
Net Income	27,74,435	3,89,28,828	6,54,78,316	9,05,97,276	11,71,14,375	14,50,34,903	17,38,84,248

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Dal Mill	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241
Facility 2 - Processing Unit- Dal Mill	1,23,55,392	2,00,02,068	2,80,97,802	3,69,53,104	4,66,23,693	5,71,68,957	6,86,52,188
Facility 3 - Warehouse	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Facility 6 - Processing Unit - Horti Comr	0	0	0	0	0	0	0
Total Income	4,19,12,222	5,76,52,595	7,32,09,845	9,01,83,025	10,86,81,911	12,87,49,081	15,05,51,320
Expenditure	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,869	20,07,463
Fixed Cost (Excl. of Depreciation, Amort)	3,97,35,398	5,49,22,507	7,12,69,060	8,86,44,334	10,70,99,792	12,70,86,684	14,87,14,516
Variable Cost	4,12,33,398	5,64,95,407	7,32,09,845	9,05,97,276	10,95,20,626	13,00,98,554	15,24,21,980
Total Operational Expenses	6,78,823,56	11,57,187,29	19,40,784,74	28,04,567,88	37,61,290,76	47,50,526,13	58,29,340,09
Net Income	2,71,96,439	3,47,87,458	4,17,66,909	4,93,57,336	5,76,02,389	6,65,48,554	7,62,45,329

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Dal Mill	2,71,96,439	3,47,87,458	4,17,66,909	4,93,57,336	5,76,02,389	6,65,48,554	7,62,45,329
Facility 2 - Processing Unit- Dal Mill	1,17,37,622	1,90,01,964	2,66,92,912	3,51,05,449	4,42,92,508	5,43,10,509	6,52,19,579
Facility 3 - Warehouse	8,20,800	9,15,705	10,18,049	11,28,337	12,47,109	13,99,465	13,74,938
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	61,750	64,838	71,483	82,751	1,05,809	1,43,099	1,83,908
Facility 6 - Processing Unit - Horti Comr	0	0	0	0	0	0	0
Total Income	3,98,16,611	5,47,69,965	6,95,49,353	8,56,73,874	10,32,47,816	12,23,11,627	14,30,23,754
Expenditure	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,870	20,07,463
Fixed Cost (Excl. of Depreciation, Amort)	3,59,51,075	4,96,91,793	6,29,87,276	7,74,87,732	9,32,80,764	11,04,59,381	12,91,22,658
Variable Cost	3,74,49,075	5,12,64,693	6,46,38,821	7,92,21,854	9,51,01,593	11,23,71,251	13,11,30,121
Total Operational Expenses	23,67,536	35,05,273	49,10,532	64,52,020	81,46,223	99,40,375	1,18,93,633
Net Income	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Dal Mill	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241
Facility 2 - Processing Unit- Dal Mill	1,23,55,392	2,00,02,068	2,80,97,802	3,69,53,104	4,66,23,693	5,71,68,957	6,86,52,188
Facility 3 - Warehouse	8,64,000	9,63,900	10,71,630	11,87,723	13,12,747	13,78,384	14,47,303
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Facility 6 - Processing Unit - Horti Comr	0	0	0	0	0	0	0
Total Income	4,19,12,222	5,76,52,595	7,32,09,845	9,01,83,025	10,86,81,911	12,87,49,081	15,05,51,320
Expenditure	14,98,000	15,72,900	16,51,545	17,34,122	18,20,828	19,11,870	20,07,463
Fixed Cost (Excl. of Depreciation, Amort)	3,59,51,075	4,96,91,793	6,29,87,276	7,74,87,732	9,32,80,764	11,04,59,381	12,91,22,658
Variable Cost	3,74,49,075	5,12,64,693	6,46,38,821	7,92,21,854	9,51,01,593	11,23,71,251	13,11,30,121
Total Operational Expenses	44,63,147	63,87,902	85,71,024	1,09,61,171	1,35,80,319	1,63,77,829	1,94,21,199
Net Income	2,86,27,831	3,66,18,377	4,39,65,168	5,19,55,091	6,06,34,094	7,00,51,109	8,02,58,241

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assume 5% (+, -) while calculating sensitivity analysis

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	509
Total No. of Non- members Cultivating Grain Crops	1500
Total	2009
Average Land Holding per Member (Acres)	2
Total Cultivated Land under grain Crop(Acres)	4018

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	0%	0	0	0	10%	0
	Red Gram/Tur	68%	2732.24	8	21994.532	5%	20894.8054
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/Moong	5%	200.9	7	1504.741	2%	1474.64618
	Maize	1%	40.18	20	803.6	0%	803.6
	Black Gram/Udid	15%	602.7	7	4514.223	10%	4062.8007
	Bajra	5%	200.9	6	1205.4	2%	1181.292
	Jawar	5%	200.9	1	200.9	0%	200.9
	Sunflower	1%	40.18	1	40.18	0%	40.18
			1205.4				
Area Under Rabbii Cultivation (In Acres)	Wheat	30%	1205.4	10	1205.4	10%	1084.86
	Bengal Gram/Channa	75%	904.05	10	9085.7025	10%	8177.13225
	Jawar	5%	60.27	10	602.7	5%	572.565
	Maize	0%	0	20	0	0%	0
	Safflower	5%	60.27	1	60.27	0%	60.27
Rabbii		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
Area Under Summer Cultivation (In Acres)		5%	200.9	1	30.135	0%	30.135
	Groundnut	15%	30.135	0	0	0%	0
		0%	0	0	0	0%	0
Summer		0%	0	0	0	0%	0
		0%	0	0	0	0%	0

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	30%		35%		40%		45%		50%		55%		60%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Soybean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Red Gram/Tur	6268.44162	7313.18189	8357.92216	9402.66243	10447.4027	11492.14297	12536.88324							
Paddy/Rice	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Green Gram/ Moong	442.393854	516.126163	589.858472	663.590781	737.32309	811.055399	884.787708							
Maize	241.08	281.26	321.44	361.62	401.8	441.98	482.16							
Black Gram/Udid	1218.84021	1421.98025	1625.12028	1828.260315	2031.40035	2234.540385	2437.68042							
Bajra	354.3876	413.4522	472.5168	531.5814	590.646	649.7106	708.7752							
Jawar	60.27	70.315	80.36	90.405	100.45	110.495	120.54							
Sunflower	12.054	14.063	16.072	18.081	20.09	22.099	24.108							
Wheat	325.458	379.701	433.944	488.187	542.43	596.673	650.916							
Bengal Gram/Channa	2453.139675	2861.99629	3270.8529	3679.709513	4088.566125	4497.422738	4906.27935							
Jawar	171.7695	200.39775	229.026	257.65425	286.2825	314.91075	343.539							
Maize	0	0	0	0	0	0	0							
Safflower	18.081	21.0945	24.108	27.1215	30.135	33.1485	36.162							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
Groundnut	9.0405	10.54725	12.054	13.56075	15.0675	16.57425	18.081							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	10% Y1	15% Y2	20% Y3	25% Y4	30% Y5	35% Y6	40% Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	2089.48054	3134.22081	4178.96108	5223.70135	6268.44162	7313.18189	8357.92216
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	147.464618	221.196927	294.929236	368.661545	442.393854	516.126163	589.858472
Maize	80.36	120.54	160.72	200.9	241.08	281.26	321.44
Black Gram/Udid	406.28007	609.420105	812.56014	1015.700175	1218.84021	1421.980245	1625.12028
Bajra	118.1292	177.1938	236.2584	295.323	354.3876	413.4522	472.5168
Jawar	20.09	30.135	40.18	50.225	60.27	70.315	80.36
Sunflower	4.018	6.027	8.036	10.045	12.054	14.063	16.072
Wheat	108.486	162.729	216.972	271.215	325.458	379.701	433.944
Bengal Gram/Channa	817.713225	1226.56984	1635.42645	2044.283063	2453.139675	2861.996288	3270.8529
Jawar	57.2565	85.88475	114.513	143.14125	171.7695	200.39775	229.026
Maize	0	0	0	0	0	0	0
Safflower	6.027	9.0405	12.054	15.0675	18.081	21.0945	24.108
	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	3.0135	4.52025	6.027	7.53375	9.0405	10.54725	12.054
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

Particulars	10.5 Crop-wise Area Considered for Agri Input Service Centre									
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	95.0%	90.0%	85.0%
Soybean	0	0	0	0	0	0	0	0	0	0
Red Gram/Tur	1775.956	1912.568	2049.18	2185.792	2322.404	2459.016	2595.628	2459.016	2459.016	2459.016
Paddy/Rice	0	0	0	0	0	0	0	0	0	0
Green Gram/ Moong	130.585	140.63	150.675	160.72	170.765	180.81	190.855	180.81	180.81	180.81
Maize	26.117	28.126	30.135	32.144	34.153	36.162	38.171	36.162	36.162	36.162
Black Gram/Udid	391.755	421.89	452.025	482.16	512.295	542.43	572.565	542.43	542.43	542.43
Bajra	130.585	140.63	150.675	160.72	170.765	180.81	190.855	180.81	180.81	180.81
Jawar	130.585	140.63	150.675	160.72	170.765	180.81	190.855	180.81	180.81	180.81
Sunflower	26.117	28.126	30.135	32.144	34.153	36.162	38.171	36.162	36.162	36.162
Wheat	78.351	84.378	90.405	96.432	102.459	108.486	114.513	108.486	108.486	108.486
Bengal Gram/Channa	587.6325	632.835	678.0375	723.24	768.4425	813.645	858.8475	813.645	813.645	813.645
Jawar	39.1755	42.189	45.2025	48.216	51.2295	54.243	57.2565	54.243	54.243	54.243
Maize	0	0	0	0	0	0	0	0	0	0
Safflower	39.1755	42.189	45.2025	48.216	51.2295	54.243	57.2565	54.243	54.243	54.243
	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	19.58775	21.0945	22.60125	24.108	25.61475	27.1215	28.62825	27.1215	27.1215	27.1215
	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

Assumptions:

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

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Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating F & V	250
Total No. of Non-members Cultivating F & V	100
Total	350
Average Land Holding per member (Acres)	1
Total Cultivated Land Under F & V (Acres)	350

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)
Kharif	Onion	14	15	210	10%	189
	Tomato	35	7	245	5%	232.75
	Okra	17.5	4	70	0%	70
	Chilli	17.5	7	122.5	2%	120.05
	Potato	35	20	700	0%	700
			0	7	0	10%
Area Under Vegetables in Rabbi Season (In Acres)		0		0	2%	0
		0		6	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
Area Under Vegetables in Summer Season (In Acres)	Onion	0	10	0	10%	0
	Tomato	0	10	0	10%	0
	Okra	0	10	0	5%	0
	Chilli	0	20	0	0%	0
	Brinjal	0		0	0%	0
		0		0	0%	0
Area Under Fruit Crops (In Acres)		0		0	0%	0
		0		0	0%	0
		0		0	0%	0
		0		0	0%	0
		0		0	0%	0
		0		0	0%	0
Summer	Pomegranate	0		6	0%	0
	Custard Apple	0		0	5%	0
	Guava	0		0	0%	0
	Citrus	0		0	0%	0

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

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11.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	Y1 65%	Y2 70.0%	Y3 75.0%	Y4 80.0%	Y5 85.0%	Y6 90.0%	Y7 95.0%
Onion	9.1	9.8	10.5	11.2	11.9	12.6	13.3
Tomato	22.75	24.5	26.25	28	29.75	31.5	33.25
Okra	11.375	12.25	13.125	14	14.875	15.75	16.625
Chilli	11.375	12.25	13.125	14	14.875	15.75	16.625
Potato	22.75	24.5	26.25	28	29.75	31.5	33.25
	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

- Assumptions:
- 1 35% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
 - 2 5% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
 - 3 65% of total land of members is considered for Agri input service centre business

Fruit & Vegetables Crop Production Details										
Onion	Quintals	1,800	1,19,070	1,42,884	1,68,782	1,96,912	2,27,433	2,60,515	2,96,335	1,62,192
Onion	Quintals	800	65,170	78,204	92,378	1,07,775	1,24,480	1,42,586	1,62,192	79,267
Tomato	Quintals	1,300	31,850	38,220	45,147	52,672	60,836	69,685	79,267	2,92,799
Okra	Quintals	2,800	1,17,649	1,41,179	1,66,767	1,94,562	2,24,719	2,57,406	2,92,799	7,92,667
Chilli	Quintals	1,300	3,18,500	3,82,200	4,51,474	5,26,719	6,08,361	6,96,850	7,92,667	-
Potato	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
Onion	Quintals	1,800	-	-	-	-	-	-	-	-
Tomato	Quintals	800	-	-	-	-	-	-	-	-
Okra	Quintals	1,300	-	-	-	-	-	-	-	-
Chilli	Quintals	2,800	-	-	-	-	-	-	-	-
Brinjal	Quintals	1,800	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
Pomegranate	Quintals	4,700	-	-	-	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-	-	-	-	-
Guava	Quintals	-	-	-	-	-	-	-	-	-
Citrus	Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
	0 Quintals	-	-	-	-	-	-	-	-	-
Daily Labour		5	2,71,288	3,32,328	3,98,793	4,71,075	5,49,587	6,34,773	7,27,104	96,462
Electricity Charges		199	35,991	44,089	52,907	62,496	72,912	84,213	96,462	4,51,386
Gunny Bags/100 Kg		30	1,68,416	2,06,309	2,47,571	2,92,443	3,41,184	3,94,067	4,51,386	3,94,067
Transportation Cost/100 Kg		30	1,68,416	2,06,309	2,47,571	2,92,443	3,41,184	3,94,067	4,51,386	3,94,067
Add: Opening Stock				14,44,655	17,68,887	21,21,930	25,05,856	29,22,869	33,75,320	38,65,708
Less: Closing Stock				14,44,655	17,68,887	21,21,930	25,05,856	29,22,869	33,75,320	38,65,708
Total Variable Cost			2,76,16,855	3,52,59,811	4,23,33,132	5,00,25,637	5,83,81,559	6,74,48,008	7,72,75,150	8,81,16,855
Fixed Cost			5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246	6,75,408	7,12,615
Salaries		3	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Total Fixed Cost			5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246	6,75,408	7,12,615
Total Expenses			2,81,20,855	3,57,89,011	4,28,88,792	5,06,09,080	5,89,94,174	6,80,91,254	7,79,50,558	8,93,78,463
Operating Income			5,06,976	8,29,366	10,76,375	13,46,011	16,39,920	19,59,855	23,07,683	26,71,127

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

- 1. Inflation is assumed to be 5% annually.
- 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.

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Facility 2 - Grain Processing Unit - DALL MILL GRADING & PROCESSING
 13.1 Producers/ Capacity Utilization

2 Qds P Hour

Capacity
 No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	241	362	482	603	723	844	965
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	2089.48054	3134.22081	4178.96108	5223.70135	6268.44162	7313.18189	8357.92216
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	147.464618	221.196927	294.929236	368.661545	442.393854	516.126163	589.858472
Maize	80.36	120.54	160.72	200.9	241.08	281.26	321.44
Black Gram/Udid	406.28007	609.420105	812.56014	1015.700175	1218.84021	1421.980245	1625.12028
Bajra	118.1292	177.1938	236.2584	295.323	354.3876	413.4522	472.5168
Jawar	20.09	30.135	40.18	50.225	60.27	70.315	80.36
Sunflower	4.018	6.027	8.036	10.045	12.054	14.063	16.072
Wheat	108.486	162.729	216.972	271.215	325.458	379.701	433.944
Bengal Gram/Channa	817.713225	1226.36984	1635.42645	2044.283063	2453.139675	2861.996288	3270.8529
Jawar	57.2565	85.88475	114.513	143.14125	171.7695	200.39775	229.026
Maize	0	0	0	0	0	0	0
Safflower	6.027	9.0405	12.054	15.0675	18.081	21.0945	24.108
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
Total Quantity to be Processed	3858.31865	5787.47798	7716.63706	9645.796633	11574.95596	13504.11529	15433.27461
Job Work (50%)	50%	50%	50%	50%	50%	50%	50%
Quantity for Processing and Trading for PC	1929	2894	3858	4823	5787	6752	7717
Quantity for sale (50%)	1929	2894	3858	4823	5787	6752	7717
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	1,045	1,567	2,089	2,612	3,134	3,657	4,179
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	74	111	147	184	221	258	295
Maize	40	60	80	100	121	141	161
Black Gram/Udid	203	305	406	508	609	711	813
Bajra	59	89	118	148	177	207	236
Jawar	10	15	20	25	30	35	40
Sunflower	2	3	4	5	6	7	8
Wheat	54	81	108	136	163	190	217
Bengal Gram/Channa	409	613	818	1,022	1,227	1,431	1,635
Jawar	29	43	57	72	86	100	115
Maize	0	0	0	0	0	0	0
Safflower	3	5	6	8	9	11	12
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Groundnut	0	2	3	4	5	5	6
Output (KG)							
Soybean							

13.2 Facility 2 - Profit and loss of Grain Processing Unit - DALL MILL GRADING

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Pulses			21,75,117	35,46,013	49,85,454	65,59,975	82,79,483	1,01,54,542	1,21,96,409
Bengal Gram	50 Kg	3500	59,55,020	97,08,249	1,36,69,140	1,79,59,849	2,26,67,507	2,78,01,030	3,33,91,237
Red Gram	50 Kg	3750	12,35,091	20,13,524	28,30,878	37,24,934	47,01,318	57,66,029	69,25,457
Black Gram	50 Kg	4000	4,48,292	7,30,835	10,27,504	13,52,013	17,06,404	20,92,855	25,13,684
Green Gram	50 Kg	4000	13,84,375	21,80,391	30,52,548	40,06,469	50,48,151	61,83,985	74,20,782
Husk and Powder	Kg	10	11,57,496	18,23,056	25,52,278	33,49,865	42,20,829	51,70,516	62,04,619
Job Work Charges	Kg	6	1,23,55,392	2,00,02,068	2,80,97,802	3,69,53,104	4,66,23,693	5,71,68,957	6,86,52,188
Revenue									
Expenses									
Variable Cost									
Bengal Gram	Quintals	5350	21,87,383	34,45,128	48,23,179	63,30,423	79,76,333	97,71,008	1,17,25,209
Red gram	Quintals	6250	65,29,627	1,02,84,162	1,43,97,827	1,88,97,148	2,38,10,406	2,91,67,748	3,50,01,297
Black gram	Quintals	5800	11,78,212	18,55,684	25,97,958	34,09,820	42,96,373	52,63,057	63,15,668
Green Gram	Quintals	6200	4,57,140	7,19,996	10,07,994	13,27,993	16,66,971	20,42,039	24,50,447
Oil (Liters)	2	100	77,166	1,21,537	1,70,152	2,23,324	2,81,389	3,44,701	4,13,641
Daily Labour	3	300	2,17,030	3,41,823	4,78,552	6,28,100	7,91,406	9,69,472	11,63,366
Electricity Charges	8	8	38,583	60,769	85,076	1,11,662	1,40,694	1,72,351	2,06,821
Loading/Unloading Charges	10	10	53,016	83,500	1,16,899	1,53,430	1,93,222	2,36,820	2,84,184
packaging Exp	20	20	2,65,078	4,17,498	5,84,497	7,67,152	9,66,612	11,84,099	14,20,919
Transportation Charges	100	100							
Add: Opening Stock									
Less: Closing Stock									
Total Variable Cost			1,04,66,328	1,70,21,374	2,39,23,882	3,14,74,088	3,97,19,505	4,87,10,778	5,85,01,880
Fixed Cost									
Machine Operator	2	10,000	2,40,000	2,52,000	2,64,000	2,77,830	2,91,722	3,06,308	3,21,623
Fixed Cost			2,40,000	2,52,000	2,64,000	2,77,830	2,91,722	3,06,308	3,21,623
Total expenses			1,07,06,328	1,72,73,374	2,41,88,482	3,17,51,918	4,00,11,227	4,90,17,086	5,88,23,503
Operating Profit			16,49,064	27,28,694	39,09,320	52,01,186	66,12,466	81,51,871	98,28,685

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of CLEANIN GRADING

- 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.

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Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 750.00 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	7,200	7,650	8,100	8,550	9,000	9,000	9,000

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		120	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	15	45,000	47,250	49,613	52,093	54,698	57,433	60,304
Fumigation	MT	14	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811	1,68,852
Electricity		7,500	90,000	94,500	99,225	1,04,186	1,09,396	1,14,865	1,20,609
Total Variable Cost			2,61,000	2,74,050	2,87,753	3,02,140	3,17,247	3,33,109	3,49,765
Fixed Cost									
Warehouse Manager	1	11,000	1,32,000	1,38,600	1,45,530	1,52,807	1,60,447	1,68,469	1,76,893
Total Fixed Cost			1,32,000	1,38,600	1,45,530	1,52,807	1,60,447	1,68,469	1,76,893
Total Expenses			3,93,000	4,12,650	4,33,283	4,54,947	4,77,694	5,01,579	5,26,658
Operating profit			4,71,000	5,51,250	6,38,348	7,32,777	8,35,053	8,76,805	9,20,646

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.

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Facility 5 - Agri Input

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)							
Kharrif Crops							
Soybean							
Red Gram/Tur	1,776	1,913	2,049	2,186	2,322	2,459	2,596
Paddy/Rice	131	141	151	161	171	181	191
Green Gram/ Moong	26	30	32	34	36	38	38
Maize	392	422	452	482	512	542	573
Black Gram/Udid	131	141	151	161	171	181	191
Bajra	131	141	151	161	171	181	191
Jawar							
Rabi Crop							
Wheat	78	84	90	96	102	108	115
Bengal Gram/Channa	588	633	678	723	768	814	859
Jawar	39	42	45	48	51	54	57
Maize							
Safflower	39	42	45	48	51	54	57
0							
0							
0							
Summer							
Groundnut							
0							
0							
0							
0							
0							
Fruit & Vegetables Crop Production Details							
Onion	9	10	11	11	12	13	13
Tomato	23	25	26	28	30	32	33
Okra	11	12	13	14	15	16	17
Chilli	11	12	13	14	15	16	17
Potato	23	25	26	28	30	32	33
0							
0							
0							
0							
0							
Onion							
Tomato							
Okra							
Chilli							
Brinjal							
0							
0							
0							
0							
0							
0							
Pomegranate							
Custard Apple							
Guava							
Citrus							
Requirement of Input material							
Seeds							
Kharrif Crops							

Facility 5 - Profit and loss of Agri Input

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Seeds (Rate/KG)									
Kharif Crops									
Soybean		90							
Red Gram/Tur		80							
Paddy/Rice		65							
Green Gram/ Moong		85							
Maize		37							
Black Gram/Udid		75							
Bajra		30							
Jawar		30							
Rabi Crop									
Wheat		40							
Bengal Gram/Channa		75							
Jawar		27							
Maize		27							
Safflower									
0									
0									
0									
Summer									
Groundnut		0							
0		0							
0		0							
0		0							
Fruit & Vegetables Crop Production Details									
Onion									
Tomato									
Okra									
Chilli									
Potato		0							
0		0							
0		0							
0		0							
Onion									
Tomato									
Okra									
Chilli									
Brinjal		0							
0		0							
0		0							
0		0							
0		0							
0		0							
0		0							
Pomegranate									
Custard Apple									
Guava									
Citrus									

100%

105.00%

110.25%

115.76%

121.55%

127.63%

134.01%

158

Pomegranate Arils 1 Kg
 Pomegranate Juice 1 Ltrs
 Pomegranate Peel Powder 1 Kg

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Revenue	Quintals	150	65,000	68,250	75,246	87,106	1,05,878	1,35,130	1,81,088
SALE	Ltrs	40	-	-	-	-	5,500	15,500	12,500
SALE	Kg	50	-	-	-	-	-	-	-
Pomegranate Powder									
Revenue			65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Expenses									
Variable Cost									
Pomegranate	Quintals	6,000	-	-	-	-	-	-	-
Other Consumables	Quintals	2000	-	-	-	-	-	-	-
Daily Labour	Quintals	300	35,963	60,638	95,880	1,34,131	1,75,967	2,21,652	2,71,465
Electricity Charges	Quintals	8	-	-	-	-	-	-	-
Loading/Unloading Charges	Quintals	10	-	-	-	-	-	-	-
packaging Exp	Quintals	2	-	-	-	-	-	-	-
Transportation Charges	Quintals	1	-	-	-	-	-	-	-
Add: Opening Stock			5,36,908	5,36,908	8,45,630	11,83,882	15,53,845	19,57,845	23,98,360
Less: Closing Stock			5,36,908	8,45,630	11,83,882	15,53,845	19,57,845	23,98,360	28,78,032
Total Variable Cost			(5,00,945)	(2,48,085)	(2,42,372)	(2,35,832)	(2,28,032)	(2,18,863)	(2,08,207)
Fixed Cost									
Machine Operator	1		-	-	-	-	-	-	-
Support Staff	2		-	-	-	-	-	-	-
Fixed Cost									
Total expenses			(5,00,945)	(2,48,085)	(2,42,372)	(2,35,832)	(2,28,032)	(2,18,863)	(2,08,207)
Operating Profit			5,65,945	3,16,335	3,17,617	3,22,938	3,39,411	3,69,494	4,01,795

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

- 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.