

5.2.2 Depreciation Estimates

Sr.	Component		Y1	Y2	Y3	Y4	Y5	Y6	Y7	
A.	Land	Opening	0	0	0	0	0	0	0	
		Rate of Depreciation Per Annum	0%	0	0	0	0	0	0	
		Closing	0	0	0	0	0	0	0	
B.	Building & Civil Work	Opening	2,13,93,320	2,07,15,152	2,00,36,984	1,93,58,815	1,86,80,647	1,80,02,479	1,73,24,311	
		Rate of Depreciation Per Annum	3.17%	6,78,168	6,78,168	6,78,168	6,78,168	6,78,168	6,78,168	6,78,168
		Closing	2,07,15,152	2,00,36,984	1,93,58,815	1,86,80,647	1,80,02,479	1,73,24,311	1,66,46,142	
C.	Machineries & Equipment's	Opening	2,76,32,023	2,58,82,916	2,41,33,809	2,23,84,702	2,06,35,595	1,88,86,488	1,71,37,381	
		Rate of Depreciation Per Annum	6.33%	17,49,107	17,49,107	17,49,107	17,49,107	17,49,107	17,49,107	17,49,107
		Closing	2,58,82,916	2,41,33,809	2,23,84,702	2,06,35,595	1,88,86,488	1,71,37,381	1,53,88,274	
D.	Furniture & Fixtures	Opening	4,16,560	3,74,904	3,33,248	2,91,592	2,49,936	2,08,280	1,66,624	
		Rate of Depreciation Per Annum	10.00%	41,656	41,656	41,656	41,656	41,656	41,656	41,656
		Closing	3,74,904	3,33,248	2,91,592	2,49,936	2,08,280	1,66,624	1,24,968	
E.	Vehicles	Opening	33,01,379	29,09,175	25,16,971	21,24,768	17,32,564	13,40,360	9,48,156	
		Rate of Depreciation Per Annum	11.88%	3,92,204	3,92,204	3,92,204	3,92,204	3,92,204	3,92,204	3,92,204
		Closing	29,09,175	25,16,971	21,24,768	17,32,564	13,40,360	9,48,156	5,55,952	
F.	IT Infrastructure	Opening	11,97,740	10,77,966	9,58,192	8,38,418	7,18,644	5,98,870	4,79,096	
		Rate of Depreciation Per Annum	10.00%	1,19,774	1,19,774	1,19,774	1,19,774	1,19,774	1,19,774	1,19,774
		Closing	10,77,966	9,58,192	8,38,418	7,18,644	5,98,870	4,79,096	3,59,322	
		Opening Balance	5,39,41,022	5,09,60,113	4,79,79,204	4,49,98,295	4,20,17,385	3,90,36,476	3,60,55,567	
		Total Depreciation	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	
		Balance Asset	5,09,60,113	4,79,79,204	4,49,98,295	4,20,17,385	3,90,36,476	3,60,55,567	3,30,74,658	

*For ease of calculation it is suggested to use SLM (Straight Line Method)

5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Annum	Amortization Amount	Closing Amount (Opening Amount – Amortization Amount)
Year 1	14,35,000	20%	2,87,000	11,48,000
Year 2	11,48,000	20%	2,87,000	8,61,000
Year 3	8,61,000	20%	2,87,000	5,74,000
Year 4	5,74,000	20%	2,87,000	2,87,000
Year 5	2,87,000	20%	2,87,000	0
Total			14,35,000	

*For ease of calculation it is suggested to use SLM (Straight Line Method)

5.2.4 Bank Loan Projection

Loan Amount : 2,15,79,482 /-

Rate of Interest Per Annum : 12%

Loan Tenure (in Years) : 7 Years

Moratorium Period (in Years) : 1 Year

Year	Principal Outstanding	Principal	Interest
0	2,15,79,482	0	0
1	2,15,79,482	0	25,89,538
2	2,15,79,482	26,13,714	24,48,882
3	1,89,65,768	29,45,199	21,17,398
4	1,60,20,569	33,18,724	17,43,873
5	1,27,01,845	37,39,621	13,22,975
6	89,62,225	42,13,898	8,48,698
7	47,48,326	47,48,326	3,14,270

5.2.5 Revenue and Expenses Assumption

Example (indicative):

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income	Variable Cost	Fixed Cost
1	VCO, Coconut Milk Drink, Low Fat Desiccated Coconut Production	4 MTPD	<p>300 Days Operational (8 Hours Per Day)</p> <p>Virgin Coconut Oil $1,15,200 \times 350 = 4,03,20,000$</p> <p>Coconut Milk Drink $2,28,000 \times 90 = 2,05,20,000$</p> <p>LFDC $1,80,000 \times 65 = 1,17,00,000$</p> <p>Coconut Water $3,00,000 \times 15 = 45,00,000$</p> <p>Coconut Husk $30,00,000 \times 1 = 30,00,000$</p> <p>Total Income = Rs. 8,00,40,000</p>	<p>Raw Material – Coconut (1200 MT X Rs. 35,000 = Rs. 4,20,00,000)</p> <p>Labour – (25 Labours X 300 Days X Rs. 300 = Rs. 22,50,000)</p> <p>Electricity – (775 Units X 300 Days X Rs. 10 = Rs. 23,25,000)</p> <p>Packaging Material – (INR 2500 X 1200 MT = Rs. 30,00,000)</p> <p>Total Expenses = Rs. 4,95,75,000</p>	<p>Manager salary - (1 X 12 Months X Rs. 20,000 = Rs. 2,40,000)</p> <p>Support staff salary – (2 X 12 Months X Rs. 15,000 = Rs. 3,60,000)</p> <p>Lease/ Rent – (Rs. 5,000 X 12 Months = Rs. 60,000)</p> <p>Maintenance – (Rs. 10,000 X 12 Months = Rs. 1,20,000)</p> <p>Total Expenses = Rs. 7,80,000</p>
2	Trading (Aggregation Centre, Coir Fibre, Coco Peat Production)	Aggregation Centre – 4 MTPD	<p>300 Days Operational (8 Hours Per Day)</p> <p>Coconut A Grade (4 MT /Day) $1,80,000 \times 300 = 5,40,00,000$</p> <p>Coir Fibre (2 MT /Day) $44,000 \times 300 = 1,32,00,000$</p> <p>Coco Peat (2.7 MT /Day) $16,200 \times 300 = 48,60,000$</p> <p>Total Income = Rs. 7,20,60,000</p>	<p>Raw Material – Coconut (1200 MT X Rs. 35,000 = Rs. 4,20,00,000)</p> <p>Labour – (8 Labours X 300 Days X Rs. 300 = Rs. 7,20,000)</p> <p>Driver – (1 Driver X 300 Days X Rs. 600 = Rs. 1,80,000)</p> <p>Electricity – (240 Units X 300 Days X Rs. 10 = Rs. 7,20,000)</p> <p>Packaging Material – (INR 300 X 1200 MT = Rs. 3,60,000)</p> <p>Total Expenses = Rs. 4,39,80,000</p>	<p>Manager salary - (1 X 12 Months X Rs. 20,000 = Rs. 2,40,000)</p> <p>Support staff salary – (2 X 12 Months X Rs. 15,000 = Rs. 3,60,000)</p> <p>Collection Centre Manager – (5 X 12 Months X 10,000 = 6,00,000)</p> <p>Lease/ Rent – (Rs. 5,000 X 12 Months = Rs. 60,000)</p> <p>Maintenance – (Rs. 10,000 X 12 Months = Rs. 1,20,000)</p> <p>Total Expenses = Rs. 13,80,000</p>

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	30	40	50	60	70	80	90
Capacity Utilization							
Income							
Facility 1 - Cleaning & Grading & Trading	3,17,99,588	4,07,11,840	4,88,98,142	5,78,01,294	6,74,72,516	7,79,66,358	8,93,40,902
Facility 5 - Agri Input Centre	1,42,90,185	1,69,48,622	1,90,71,756	2,13,64,832	2,38,39,536	2,65,08,298	2,93,84,337
Facility 6 - Processing Unit - Horti Commodity	1,49,88,578	2,44,35,326	3,43,54,411	4,52,04,317	5,70,53,328	6,99,74,228	8,40,44,586
Fixed Cost							
Facility 1 - Cleaning & Grading & Trading	6,48,000	6,80,400	7,14,420	7,50,141	7,87,648	8,27,030	8,68,382
Facility 5 - Agri Input Centre	10,26,000	10,77,300	11,31,165	11,87,723	12,47,109	13,09,465	13,74,938
Facility 6 - Processing Unit - Horti Commodity	14,04,000	14,56,200	15,11,010	15,68,561	16,28,989	16,92,438	17,59,060
Variable Cost							
Facility 1 - Cleaning & Grading & Trading	2,63,69,483	3,36,90,484	4,04,63,277	4,78,29,123	5,58,30,396	6,45,12,224	7,39,22,658
Facility 5 - Agri Input Centre	1,28,83,928	1,51,87,265	1,70,89,241	1,91,43,447	2,13,60,351	2,37,51,086	2,63,27,494
Facility 6 - Processing Unit - Horti Commodity	1,09,31,853	1,72,17,669	2,41,04,737	3,16,37,467	3,98,63,209	4,88,32,431	5,85,98,917
Earnings Before Interest, Depreciation and Tax (EBIDT)	59,29,086	1,08,06,171	1,52,31,144	2,00,70,700	2,53,55,233	3,11,17,143	3,73,90,956
Depreciation + Amortization	32,67,909	32,67,909	32,67,909	32,67,909	32,67,909	29,80,909	29,80,909
Interest	29,98,884	31,52,892	29,81,625	27,82,579	25,51,449	22,83,318	19,72,581
Profit Before Tax (PBT)	-3,37,707	43,85,370	89,81,610	1,40,20,211	1,95,35,875	2,58,52,915	3,24,37,466
Income Tax	-12,10,792	3,04,700	17,34,470	32,39,119	48,36,424	66,16,980	84,46,614
Profit After Tax (PAT)	8,73,085	40,80,670	72,47,141	1,07,81,092	1,46,99,450	1,92,35,936	2,39,90,851
Cumulative Profits	8,73,085	49,53,755	1,22,00,896	2,29,81,988	3,76,81,438	5,69,17,374	8,09,08,226

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	6,10,78,350	8,20,95,788	10,23,24,309	12,43,70,443	14,83,65,380	17,44,48,884	20,27,69,824
2	Equity/ Share capital	49,33,612						
	Reinvestment							
3	Smart Grant -in-Aid	3,00,00,000						
4	Long Term Loan	2,15,79,482						
5	Short Term Loan	34,11,217	58,66,746	72,01,894	86,55,890	1,02,37,280	1,19,55,170	1,38,19,255
	Sub Total (A)	12,10,02,661	8,79,62,534	10,95,26,203	13,30,26,333	15,86,02,660	18,64,04,053	21,65,89,080
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	2,13,93,320						
b	Machinery and Equipment	2,76,32,023						
c	Furniture & Fixture	4,16,560						
d	It Infrastructure	11,97,740						
e	Vehicle	33,01,379						
f	Premilinary Expenses	14,35,000						
2	Operational Expenditure							
a	Variable Cost	5,01,85,264	6,60,95,418	8,16,57,255	9,86,10,038	11,70,53,956	13,70,95,740	15,88,49,069
b	Fixed Cost	49,64,000	51,94,200	54,35,910	56,89,706	59,56,191	62,36,000	65,29,800
3	Loan Repayment							
	LTL - Principal	-	26,13,714	29,45,199	33,18,724	37,39,621	42,13,898	47,48,326
	LTL - Interest	25,89,538	24,48,882	21,17,398	17,43,873	13,22,975	8,48,698	3,14,270
	STL - Principal	34,11,217	58,66,746	72,01,894	86,55,890	1,02,37,280	1,19,55,170	1,38,19,255
	STL - Interest	4,09,346	7,04,010	8,64,227	10,38,707	12,28,474	14,34,620	16,58,311
4	Tax	(12,10,792)	3,04,700	17,34,470	32,39,119	48,36,424	66,16,980	84,46,614
	Sub Total (B)	11,57,24,595	8,32,27,670	10,19,56,352	12,22,96,055	14,43,74,921	16,84,01,107	19,43,65,646
	Net Cash Flow (A-B)	52,78,067	47,34,865	75,69,851	1,07,30,278	1,42,27,739	1,80,02,947	2,22,23,434
	Opening Cash and Bank		52,78,067	1,00,12,931	1,75,82,782	2,83,13,060	4,25,40,799	6,05,43,746
	Cumulative Cash Balance	52,78,067	1,00,12,931	1,75,82,782	2,83,13,060	4,25,40,799	6,05,43,746	8,27,67,180

Smart Grant -in-Aid	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	8,73,085	49,53,755	1,22,00,896	2,29,81,988	3,76,81,438	5,69,17,374
Profit & Loss) During the Year	8,73,085	40,80,670	72,47,141	1,07,81,092	1,46,99,450	1,92,35,936	2,39,90,851
Appropriation - Dividend							
Total Reserves	8,73,085	49,53,755	1,22,00,896	2,29,81,988	3,76,81,438	5,69,17,374	8,09,08,226
TOTAL EQUITY	3,58,06,697	3,98,87,367	4,71,34,508	5,79,15,600	7,26,15,051	9,18,50,987	11,58,41,838
TOTAL LIABILITIES & EQUITY	5,73,86,179	5,88,53,135	6,31,55,077	7,06,17,446	8,15,77,275	9,65,99,313	11,58,41,838

5.2.9 Financial Indicators

A. Return on Capital Employed (RoCE) or Return on Equity (RoE)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	8,73,085	40,80,670	72,47,141	1,07,81,092	1,46,99,450	1,92,35,936	2,39,90,851
Average net profit	11558317.96						
Total Project cost	56513094.35						
ROI	20.45%						

B. Net Present Value (NPV)

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	8,73,085	40,80,670	72,47,141	1,07,81,092	1,46,99,450	1,92,35,936	2,39,90,851
Add: Depreciation	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909
Add. Preliminary exp Written off	2,87,000	2,87,000	2,87,000	2,87,000	2,87,000	0	0
Net Cash Accrual (A)	41,40,994	73,48,579	1,05,15,050	1,40,49,002	1,79,67,360	2,22,16,845	2,69,71,761
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	37,64,540	60,73,206	79,00,112	95,95,657	1,11,56,317	1,25,40,830	1,38,40,778

Total Discounted Cash Flows

6,48,71,440

Present Value of Outflow

5,65,13,094

NPV

83,58,345.6

C. Internal Rate of Return (IRR)

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		8,73,08 5.08	40,80,6 69.85	72,47,14 0.61	1,07,81,0 92.49	1,46,99,4 50.40	1,92,35,9 35.92	2,39,90,8 51.40
Add: Depreciation		29,80,9 09.13	29,80,9 09.13	29,80,90 9.13	29,80,90 9.13	29,80,90 9.13	29,80,90 9.13	29,80,90 9.13
Add: Preliminary expense written off		2,87,00 0.00	2,87,00 0.00	2,87,000. 00	2,87,000. 00	2,87,000. 00	0.00	0.00
Net Cash Accrual (A)		41,40,9 94.21	73,48,5 78.97	1,05,15,0 49.73	1,40,49,0 01.62	1,79,67,3 59.53	2,22,16,8 45.04	2,69,71,7 60.52
Initial Investment/ Net Cash Accrual	(5,65,13,09 4.3462)	41,40,9 94.21	73,48,5 78.97	1,05,15,0 49.73	1,40,49,0 01.62	1,79,67,3 59.53	2,22,16,8 45.04	2,69,71,7 60.52
IRR	13.30%							
Present Value Equivalent		0.88	0.78	0.69	0.61	0.54	0.47	0.42
Present Value of Future Inflows		36,54,8 67.88	57,24,4 98.99	72,29,57 0.67	85,25,37 9.05	96,23,20 0.89	1,05,02,3 07.71	1,12,53,2 69.15
Operating Net Cash Inflow		5,65,13,094.35						
Present Capital Outflow		5,65,13,094.35						

D. Pay Back Period (Project/ Equity)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	5,65,13,094							
Profit after Tax & Dividend		8,73,085	40,80,670	72,47,141	1,07,81,092	1,46,99,450	1,92,35,936	2,39,90,851
Add: Depreciation		29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909
Add. Preliminary exp Written off		2,87,000	2,87,000	2,87,000	2,87,000	2,87,000	-	-
Net Cash Accrual (A)		41,40,994	73,48,579	1,05,15,050	1,40,49,002	1,79,67,360	2,22,16,845	2,69,71,761
Cashflow - Initial Investment		(5,23,72,100)	(4,50,23,521)	(3,45,08,471)	(2,04,59,470)	(24,92,110)		

Payback period (in years) - Project

5.14

E. Break Even Point (BEP)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	3,17,99,588	4,07,11,840	4,88,98,142	5,78,01,294	6,74,72,516	7,79,66,358	8,93,40,902
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	1,42,90,185	1,69,48,622	1,90,71,756	2,13,64,832	2,38,39,536	2,65,08,298	2,93,84,337
Facility 6 - Processing Unit - Horti Commodity	1,49,88,578	2,44,35,326	3,43,54,411	4,52,04,317	5,70,53,328	6,99,74,228	8,40,44,586
Total Receipts	6,10,78,350	8,20,95,788	10,23,24,309	12,43,70,443	14,83,65,380	17,44,48,884	20,27,69,824
Total Variable Exp	5,01,85,264	6,60,95,418	8,16,57,255	9,86,10,038	11,70,53,956	13,70,95,740	15,88,49,069
Contribution	1,08,93,086	1,60,00,371	2,06,67,054	2,57,60,405	3,13,11,424	3,73,53,143	4,39,20,756
Total Fixed exp	82,31,909	84,62,109	87,03,819	89,57,615	92,24,100	92,16,909	95,10,709
BEP	76%	53%	42%	35%	29%	25%	22%
Average BEP	40.16%						

F. Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	59,29,086	1,08,06,171	1,52,31,144	2,00,70,700	2,53,55,233	3,11,17,143	3,73,90,956
Add: Depreciation	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909	29,80,909
Add: Amortization	2,87,000	2,87,000	2,87,000	2,87,000	2,87,000	-	-
Intwerest on TL	25,89,538	24,48,882	21,17,398	17,43,873	13,22,975	8,48,698	3,14,270
Total	1,17,86,533	1,65,22,962	2,06,16,451	2,50,82,482	2,99,46,118	3,49,46,750	4,06,86,135
Total Annual EMI	25,89,538	50,62,596	50,62,596	50,62,596	50,62,596	50,62,596	50,62,596
Debt Service Coverage Ratio (DCSR)	4.55	3.26	4.07	4.95	5.92	6.90	8.04

Average DSCR

5.39

G. Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	3,33,89,567	4,27,47,432	5,13,43,049	6,06,91,359	7,08,46,142	8,18,64,675	9,38,07,947
Facility 5 - Agri Input Centre	1,50,04,694	1,77,96,053	2,00,25,344	2,24,33,073	2,50,31,512	2,78,33,713	3,08,53,554
Facility 6 - Processing Unit - Horti Commodity	1,57,38,006	2,56,57,092	3,60,72,132	4,74,64,533	5,99,05,994	7,34,72,940	8,82,46,815
0	-	-	-	-	-	-	-
Total Income	6,41,32,268	8,62,00,578	10,74,40,525	13,05,88,965	15,57,83,649	18,31,71,328	21,29,08,316
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	49,64,000	51,94,200	54,35,910	56,89,706	59,56,191	62,36,000	65,29,800
Variable Cost	5,26,94,527	6,60,95,418	8,16,57,255	9,86,10,038	11,70,53,956	13,70,95,740	15,88,49,069
Total Operational Expenses	5,76,58,527	7,12,89,618	8,70,93,165	10,42,99,743	12,30,10,147	14,33,31,741	16,53,78,869
Net Income	64,73,740	1,49,10,960	2,03,47,360	2,62,89,222	3,27,73,502	3,98,39,587	4,75,29,447
0	-	-	-	-	-	-	-

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	3,17,99,588	4,07,11,840	4,88,98,142	5,78,01,294	6,74,72,516	7,79,66,358	8,93,40,902
Facility 5 - Agri Input Centre	1,42,90,185	1,69,48,622	1,90,71,756	2,13,64,832	2,38,39,536	2,65,08,298	2,93,84,337
Facility 6 - Processing Unit - Horti Commodity	1,49,88,578	2,44,35,326	3,43,54,411	4,52,04,317	5,70,53,328	6,99,74,228	8,40,44,586

0	-	-	-	-	-	-	-
Total Income	6,10,78,350	8,20,95,788	10,23,24,309	12,43,70,443	14,83,65,380	17,44,48,884	20,27,69,824
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	49,64,000.00	51,94,200.00	54,35,910.00	56,89,705.50	59,56,190.78	62,36,000.31	65,29,800.33
Variable Cost	5,26,94,527.02	6,94,00,188.47	8,57,40,117.89	10,35,40,539.78	12,29,06,653.56	14,39,50,527.38	16,67,91,521.94
Total Operational Expenses	5,76,58,527.02	7,45,94,388.47	9,11,76,027.89	10,92,30,245.28	12,88,62,844.34	15,01,86,527.69	17,33,21,322.26
Net Income	34,19,822.98	75,01,399.78	1,11,48,281.52	1,51,40,197.94	1,95,02,535.30	2,42,62,355.90	2,94,48,502.22

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	3,02,09,608	3,86,76,248	4,64,53,235	5,49,11,230	6,40,98,891	7,40,68,040	8,48,73,856
Facility 5 - Agri Input Centre	1,35,75,676	1,61,01,191	1,81,18,168	2,02,96,590	2,26,47,559	2,51,82,883	2,79,15,121
Facility 6 - Processing Unit - Horti Commodity	1,42,39,149	2,32,13,559	3,26,36,691	4,29,44,101	5,42,00,661	6,64,75,517	7,98,42,356
0	-	-	-	-	-	-	-
Total Income	5,80,24,433	7,79,90,999	9,72,08,094	11,81,51,921	14,09,47,111	16,57,26,439	19,26,31,333
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	49,64,000.0	51,94,200.0	54,35,910.0	56,89,706.6	59,56,191.1	62,36,000.0	65,29,800.0
Variable Cost	4,76,76,001	6,27,90,647	7,75,74,392	9,36,79,536	11,12,01,258	13,02,40,953	15,09,06,615
Total Operational Expenses	5,26,40,001	6,79,84,847	8,30,10,302	9,93,69,241	11,71,57,449	13,64,76,954	15,74,36,415
Net Income	53,84,432	1,00,06,152	1,41,97,792	1,87,82,680	2,37,89,662	2,92,49,486	3,51,94,918

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	3,17,99,588	4,07,11,840	4,88,98,142	5,78,01,294	6,74,72,516	7,79,66,358	8,93,40,902
Facility 5 - Agri Input Centre	1,42,90,185	1,69,48,622	1,90,71,756	2,13,64,832	2,38,39,536	2,65,08,298	2,93,84,337
Facility 6 - Processing Unit - Horti Commodity	1,49,88,578	2,44,35,326	3,43,54,411	4,52,04,317	5,70,53,328	6,99,74,228	8,40,44,586
0	-	-	-	-	-	-	-
Total Income	6,10,78,350	8,20,95,788	10,23,24,309	12,43,70,443	14,83,65,380	17,44,48,884	20,27,69,824
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	49,64,000.0	51,94,200.0	54,35,910.0	56,89,706.6	59,56,191.1	62,36,000.0	65,29,800.0
Variable Cost	4,76,76,001	6,27,90,647	7,75,74,392	9,36,79,536	11,12,01,258	13,02,40,953	15,09,06,615
Total Operational Expenses	5,26,40,001	6,79,84,847	8,30,10,302	9,93,69,241	11,71,57,449	13,64,76,954	15,74,36,415
Net Income	84,38,349	1,41,10,942	1,93,14,007	2,50,01,202	3,12,07,931	3,79,71,930	4,53,33,409

Key Points for Information

A. Return on Capital Employed (RoCE) or Return on Equity (RoE)

RoCE or Return Equity for the project shall be more than 10% to consider the project is financially viable

B. Net Present Value (NPV)

With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.

C. Internal Rate of Return (IRR)

The project internal rate of return shall be more than 10% as per the current financial scenario of the country, If the project IRR is more than 10% than project is feasible for investment.

D. Pay Back Period (Project/ Equity)

The Pack Back Period (Project/ Equity) shall be less than 5 years to consider that it is financially viable

E. Break Even Point (BEP)

The average breakeven percentage shall be more than 50% to consider that it is financially viable

F. Debt Service Coverage Ratio (DSCR)

DSCR shall be more than 1.5 for better performing project.

G. Sensitivity Analysis

The robustness of the proposal can be been checked through a sensitivity analysis based on unique application of +10% and -10% variations on the costs and quantum assumed for developing the proposal (4 scenarios derived from such analysis shall be represented).

**The above financial viability parameters are indicative and based on the nature of project it may. The final decision to consider the project is viable lies with state level sanction committee*

Section 6 : Assumptions

6.1 Key Assumptions

(Applicant should provide basic information for each business activity / facility covered in sub-project. the information will be used for finalizing assumptions and undertaking financial analysis.)

The following information should be filled separately for each business activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Primary & Secondary Processing Center
2.	Area Required for establishing facility	22,873 (in Sq. Ft):
3.	Capacity of Facility	8 MT per day
4.	No. of hours, the facility will be operational in a day	8 hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	2,76,32,023 Rs.
6.	Investment on civil and construction compoent (As per estimates):	2,13,93,320 Rs.
7.	How many days, the facility will be operational in a year	Annual days 300

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs.-----per unit	Retail price /- Rs.....per Unit
1	Coconut	Unit	17-20	20-25
2	Virgin Coconut Oil	Lit.	425 - 500	700 – 1000
3	Coconut Milk Drink	200 ml Unit	18	30
4	Low Fat Desiccated Coconut	Kg.	70-80	120
5	Coconut Water For Processing	Lit.	15	-
6	Coir Fibers For Further Processing	Kg.	20-22	-
7	Coco Pith	Kg.	8	10-15

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Coconut	3500	As Per Market Rate

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1	Procurement Manager	1	15,000	
2	Manager	1	20,000	
5	Accountant	1	10,000	
6	Nursery Manager	1	10,000	
7	Sales Executive	2	18,000	
8	Marketing Executive	2	18,000	
9	Driver	1	15,000	
10	Agri Input Center Manager	1	10,000	
11	Support Staff	3	7,500	
12	Security	2	10,000	

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled	3	500	Machine Operations
2	Semi skill	14	350	Packing, Machine Supervisor
3	Un skilled	31	250	Raw Material Handling, Primary Processing

6. Expenditure on rent/lease of plot / sub-project site

No	Component	Land lease Rent Rs-----per month	Remark
1	land rent	10,000	
2	Shop Rent	5000	

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs.....per unit	Remark
1	200 HP	90 PER HR.	10	

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs. 30,000 per month	Machineries & Vehicles

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1	Fruits Concentrates	Kg	1000 Kg/ Month	400	

E.g. Edible oil, Salt, Sugar, etc.

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	Corrugated Box					As per production Requirement
2	Goni	50 Kg	Unit	25,000	5	
3	Plastic Bottles Preforms		Kg	2000	105	

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	-	-	-	-

12. Other Expenditure

No.	Component	Rs/per month	remark
1	-	-	-

- 1. The above information should be filled separately for each business/activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table*
- 2. Please refer necessary quotations, estimates, market survey reports etc. for filling up above information.*
- 3. In case of additional information concerned project officer/staff should consult with the applicant during preparation of DPR.*

6.2 Other Assumptions

1. Year wise participation of CBO member
2. Production assumption of various years
3. Average depreciation – machinery, building, IT infra.
4. Interest rate on long and short term loans
5. Insurance
6. Facilitation charges- bulk marketing
7. Income tax