

# Note for users

## Draft Business Plan Financial Calculator

### 1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. **It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:**

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
7. Sensitivity analysis

**The above ratios will help decision makers for approving the business plan / Full Project Report.**

### 2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects i.e. Grain and Frutis & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L, Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically.

### 3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, productivity and consumption at HH level )
- 2.0 Finalize Business activity in consultation with CBO members and officials / experts.
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and other infrastructure properly.
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
- 5.0 Please write down assumptions clearly for each business activity (example- produce aggregation and bulk marketing in the form of % in Y-1, Y-2..... )

### 4.0 Colour codes used

Colour code      Description

  **Need to change/Place Values Manually**

  **Need to change figures subject to**

### 5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
<b>A</b>	<b>Sheet in which need to enter data</b>			
<b>Step-1</b>	Grain production details & or F & V production details (Marketable surplus)	Please fill data in yellow colour cells i.e. members no, non-members , average area etc.	Sheet No. 10 for grain and 11 for F & V	
<b>Step-2</b>	CAPEX Details	Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
<b>Step-3</b>	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
<b>Step-4</b>	Business activity wise revenue, expenditure and profit calculation			
	4.1 Facility-1 / Business activity -Trading	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)		Sheet No. 13	
	4.3 Facility-3 Business activity -Warehouse		Sheet No. 14	
	4.4 Facility-4 Business activity -Custom hiring		Sheet No. 15	
	4.5 Facility-5 Business activity - Agri. Input		Sheet No. 16	
	4.6 Facility-6 Business activity -Processing (Horti. Produce)		Sheet No. 17	
<b>Step-5</b>	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	

<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP,NPV, ROI, Pay back period, DSCR, sensitivity analysis )		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
<b>Step-8</b>	Copy relevant tables in word file of FPP			

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	19,300,094	60%	11,580,056
2	Machinery and Equipment	1,287,950	60%	772,770
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	1,029,402	60%	617,641
7	Working Capital	1,013,470		
<b>Total</b>		<b>22,630,916</b>		<b>12,970,468</b>

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 preoprtative expenditure , design, construction and Working Capital

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	12,970,468
2	Bank Finance - Long Term Loan	25%	5,404,362
3	Own Contribution	15%	4,256,086
<b>Total</b>			<b>22,630,916</b>

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)	21.76%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	21.50%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.25%	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)	3,785.877	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	4.66	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	8.08	Project Viable	DSCR shall be more than 2 for better performing project. >2



2.1

**Land and Building**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	Construction of Warehouse		1	17,736,083	17,736,083
3	Construction of Workers Quarters		1	928,719	928,719
4	Construction of Weighbridge Cabin		1	635,292	635,292
					-
					-
					-
<b>Total</b>					<b>19,300,094</b>

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
<b>A</b>	<b>Custom Hiring</b>				-	
					-	
					-	
					-	
	Subtotal				-	-
<b>B</b>	<b>Dal Mill Unit</b>				-	
					-	
					-	
					-	
	Subtotal				-	-
<b>C</b>	<b>Cleaning &amp; Grading</b>				-	
	60-MT Fully Electronic Weighbridge		1	925,000	925,000	
	CCTV Camera and Electrical Fittings		1	362,950	362,950	
					-	
					-	
					-	
	Subtotal				1,287,950	-
<b>D</b>	<b>F &amp; V Processing Machinery</b>				-	
					-	
					-	
					-	
	Subtotal				-	-
<b>Total</b>					<b>1,287,950</b>	<b>-</b>

This Sheet provide details of Plant & Machinery, including Capacity, rate per machine, Power Consumption and total amount



3.1 Schedule of General Admin Expenses

Particulars	Unit	No. of Unit	Unit Cost	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	7,500	90,000	94,500	99,225	104,186	109,396	114,865	120,609
Watchmen	No.	1	5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Telephone and internet Exp.	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162
Office Electricity Exp.	Months	12	1,500	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Printing & Stationary	Months	12	750	9,000	9,450	9,923	10,419	10,940	11,487	12,061
Land Lease	Months	12	-	-	-	-	-	-	-	-
Misc. expenses	Months	12	2,500	30,000	31,500	33,075	34,729	36,465	38,288	40,203
Audit and Legal Compliances expenses	Lumpsum	1	25,000	25,000	26,250	27,563	28,941	30,388	31,907	33,502
Legal and Advisory Fees	Lumpsum	1	25,000	25,000	26,250	27,563	28,941	30,388	31,907	33,502
Repairs & Maintenance	Lumpsum	1	45,000	45,000	47,250	49,613	52,093	54,698	57,433	60,304
Conveyance Expenses	Lumpsum	1	33,500	33,500	35,175	36,934	38,780	40,719	42,755	44,893
Packing Materials	Lumpsum	1	155,000	155,000	162,750	170,888	179,432	188,403	197,824	207,715
<b>Total Admin Expense</b>	Lumpsum		-	<b>514,500</b>	<b>540,225</b>	<b>567,236</b>	<b>595,598</b>	<b>625,378</b>	<b>656,647</b>	<b>689,479</b>

3.2 Depreciation

As per companies Act									
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7		
<b>Assets</b>									
<b>Building</b>									
Asset Value	19,300,094	18,688,281	18,076,468	17,464,655	16,852,842	16,241,029	15,629,216		
Depreciation	611,813	611,813	611,813	611,813	611,813	611,813	611,813		
Accumulated Depreciation	611,813	1,223,626	1,835,439	2,447,252	3,059,065	3,670,878	4,282,691		
Net Fixed Assets	18,688,281	18,076,468	17,464,655	16,852,842	16,241,029	15,629,216	15,017,403		
<b>Plant and Machinery</b>									
Asset Value	1,287,950	1,206,423	1,124,896	1,043,368	961,841	880,314	798,787		
Depreciation	81,527	81,527	81,527	81,527	81,527	81,527	81,527		
Accumulated Depreciation	81,527	163,054	244,582	326,109	407,636	489,163	570,691		
Net Fixed Assets	1,206,423	1,124,896	1,043,368	961,841	880,314	798,787	717,259		
<b>Furniture and Electrification</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>Vehicle</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>IT Infrastructure</b>									
Asset Value	-	-	-	-	-	-	-		
Depreciation	-	-	-	-	-	-	-		
Accumulated Depreciation	-	-	-	-	-	-	-		
Net Fixed Assets	-	-	-	-	-	-	-		
<b>Gross Fixed Asset</b>	<b>20,588,044</b>	<b>19,894,704</b>	<b>19,201,364</b>	<b>18,508,023</b>	<b>17,814,683</b>	<b>17,121,343</b>	<b>16,428,003</b>		
<b>Total Depreciation</b>	<b>693,340</b>	<b>693,340</b>	<b>693,340</b>	<b>693,340</b>	<b>693,340</b>	<b>693,340</b>	<b>693,340</b>		
<b>Accumulated Depreciation</b>	<b>693,340</b>	<b>1,386,680</b>	<b>2,080,021</b>	<b>2,773,361</b>	<b>3,466,701</b>	<b>4,160,041</b>	<b>4,853,382</b>		
<b>Net Fixed Assets</b>	<b>19,894,704</b>	<b>19,201,364</b>	<b>18,508,023</b>	<b>17,814,683</b>	<b>17,121,343</b>	<b>16,428,003</b>	<b>15,734,662</b>		

**Amortization: Straight Line Method (SLM) is used**

Companies Act	IT Act
Depreciation: Straight Line Method (SLM) is used	SLM
Land	WDV
Building	0.00%
Furniture and Electrification	0.00%
IT and Infrastructure	10.00%
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	205,880	205,880	205,880	205,880	205,880	-	-
<b>Total Value</b>		<b>205,880</b>	<b>205,880</b>	<b>205,880</b>	<b>205,880</b>	<b>205,880</b>	<b>205,880</b>	<b>-</b>

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	2,943,631	4,188,325	5,132,043	6,158,070	7,272,744	8,524,884	9,857,574
Add Depreciation as per companies Act	693,340	693,340	693,340	693,340	693,340	693,340	693,340
Less Depreciation as per IT Act	2,123,202	1,901,222	1,702,889	1,525,621	1,367,127	1,225,372	1,098,549
Taxable Income	1,513,770	2,980,444	4,122,494	5,325,789	6,598,957	7,992,852	9,252,366
<b>Provision of Taxes</b>	<b>393,580</b>	<b>774,915</b>	<b>1,071,648</b>	<b>1,384,785</b>	<b>1,715,729</b>	<b>2,078,142</b>	<b>2,465,615</b>

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

3.2 Depreciation

Particulars	As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	19,300,094	17,370,085	15,633,076	14,069,769	12,662,792	11,396,513	10,256,861
Depreciation	1,930,009	1,737,008	1,563,308	1,406,977	1,266,279	1,139,651	1,025,686
Accumulated Depreciation	1,930,009	3,667,018	5,230,325	6,637,302	7,903,581	9,043,233	10,068,919
Net Fixed Assets	17,370,085	15,633,076	14,069,769	12,662,792	11,396,513	10,256,861	9,231,175
<b>Plant and Machinery</b>							
Asset Value	1,287,950	1,094,758	930,544	790,962	672,318	571,470	485,750
Depreciation	193,193	164,214	139,582	118,644	100,848	85,721	72,862
Accumulated Depreciation	193,193	357,406	496,988	615,632	716,480	802,200	875,063
Net Fixed Assets	1,094,758	930,544	790,962	672,318	571,470	485,750	412,887
<b>Furniture and Electrification</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>Veohical</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>IT Infrastructure</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>Gross Fixed Asset</b>	<b>20,588,044</b>	<b>18,464,842</b>	<b>16,563,620</b>	<b>14,860,731</b>	<b>13,335,110</b>	<b>11,967,983</b>	<b>10,742,611</b>
<b>Total Depreciation</b>	<b>2,123,202</b>	<b>1,901,222</b>	<b>1,702,889</b>	<b>1,525,621</b>	<b>1,367,127</b>	<b>1,225,372</b>	<b>1,098,549</b>
<b>Accumalated Depreciation</b>	<b>2,123,202</b>	<b>4,024,424</b>	<b>5,727,313</b>	<b>7,252,934</b>	<b>8,620,061</b>	<b>9,845,433</b>	<b>10,943,982</b>
<b>Net Fixed Assets</b>	<b>18,464,842</b>	<b>16,563,620</b>	<b>14,860,731</b>	<b>13,335,110</b>	<b>11,967,983</b>	<b>10,742,611</b>	<b>9,644,062</b>

#### 4.1 Repayment Schedule

Loan Amount (Rs)	5,404,362
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period ( In Months)	6
EMI	Rs. 100,115.14

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	5,404,362	54,044	-	54,044	5,404,362
	Month 2	5,404,362	54,044	-	54,044	5,404,362
	Month 3	5,404,362	54,044	-	54,044	5,404,362
	Month 4	5,404,362	54,044	-	54,044	5,404,362
	Month 5	5,404,362	54,044	-	54,044	5,404,362
	Month 6	5,404,362	54,044	-	54,044	5,404,362
	Month 7	5,404,362	54,044	46,072	100,115	5,358,290
	Month 8	5,358,290	53,583	46,532	100,115	5,311,758
	Month 9	5,311,758	53,118	46,998	100,115	5,264,760
	Month 10	5,264,760	52,648	47,468	100,115	5,217,293
	Month 11	5,217,293	52,173	47,942	100,115	5,169,350
	Month 12	5,169,350	51,694	48,422	100,115	5,120,929
Year 2	Month 13	5,120,929	51,209	48,906	100,115	5,072,023
	Month 14	5,072,023	50,720	49,395	100,115	5,022,628
	Month 15	5,022,628	50,226	49,889	100,115	4,972,739
	Month 16	4,972,739	49,727	50,388	100,115	4,922,351
	Month 17	4,922,351	49,224	50,892	100,115	4,871,460
	Month 18	4,871,460	48,715	51,401	100,115	4,820,059
	Month 19	4,820,059	48,201	51,915	100,115	4,768,145
	Month 20	4,768,145	47,681	52,434	100,115	4,715,711
	Month 21	4,715,711	47,157	52,958	100,115	4,662,753
	Month 22	4,662,753	46,628	53,488	100,115	4,609,265
	Month 23	4,609,265	46,093	54,022	100,115	4,555,243
	Month 24	4,555,243	45,552	54,563	100,115	4,500,680
Year 3	Month 25	4,500,680	45,007	55,108	100,115	4,445,572
	Month 26	4,445,572	44,456	55,659	100,115	4,389,912
	Month 27	4,389,912	43,899	56,216	100,115	4,333,696
	Month 28	4,333,696	43,337	56,778	100,115	4,276,918
	Month 29	4,276,918	42,769	57,346	100,115	4,219,572
	Month 30	4,219,572	42,196	57,919	100,115	4,161,653
	Month 31	4,161,653	41,617	58,499	100,115	4,103,154
	Month 32	4,103,154	41,032	59,084	100,115	4,044,071
	Month 33	4,044,071	40,441	59,674	100,115	3,984,396
	Month 34	3,984,396	39,844	60,271	100,115	3,924,125
	Month 35	3,924,125	39,241	60,874	100,115	3,863,251
	Month 36	3,863,251	38,633	61,483	100,115	3,801,768
Year 4	Month 37	3,801,768	38,018	62,097	100,115	3,739,671
	Month 38	3,739,671	37,397	62,718	100,115	3,676,952
	Month 39	3,676,952	36,770	63,346	100,115	3,613,607
	Month 40	3,613,607	36,136	63,979	100,115	3,549,628
	Month 41	3,549,628	35,496	64,619	100,115	3,485,009
	Month 42	3,485,009	34,850	65,265	100,115	3,419,744
	Month 43	3,419,744	34,197	65,918	100,115	3,353,826
	Month 44	3,353,826	33,538	66,577	100,115	3,287,249
	Month 45	3,287,249	32,872	67,243	100,115	3,220,007
	Month 46	3,220,007	32,200	67,915	100,115	3,152,092
	Month 47	3,152,092	31,521	68,594	100,115	3,083,497
	Month 48	3,083,497	30,835	69,280	100,115	3,014,217
Year 5	Month 49	3,014,217	30,142	69,973	100,115	2,944,244
	Month 50	2,944,244	29,442	70,673	100,115	2,873,572
	Month 51	2,873,572	28,736	71,379	100,115	2,802,192
	Month 52	2,802,192	28,022	72,093	100,115	2,730,099
	Month 53	2,730,099	27,301	72,814	100,115	2,657,285
	Month 54	2,657,285	26,573	73,542	100,115	2,583,742
	Month 55	2,583,742	25,837	74,278	100,115	2,509,465
	Month 56	2,509,465	25,095	75,020	100,115	2,434,444
	Month 57	2,434,444	24,344	75,771	100,115	2,358,673
	Month 58	2,358,673	23,587	76,528	100,115	2,282,145
	Month 59	2,282,145	22,821	77,294	100,115	2,204,851
	Month 60	2,204,851	22,049	78,067	100,115	2,126,785
Year 6	Month 61	2,126,785	21,268	78,847	100,115	2,047,937
	Month 62	2,047,937	20,479	79,636	100,115	1,968,302
	Month 63	1,968,302	19,683	80,432	100,115	1,887,870
	Month 64	1,887,870	18,879	81,236	100,115	1,806,633
	Month 65	1,806,633	18,066	82,049	100,115	1,724,584
	Month 66	1,724,584	17,246	82,869	100,115	1,641,715
	Month 67	1,641,715	16,417	83,698	100,115	1,558,017
	Month 68	1,558,017	15,580	84,535	100,115	1,473,482
	Month 69	1,473,482	14,735	85,380	100,115	1,388,102
	Month 70	1,388,102	13,881	86,234	100,115	1,301,868

	Month 71	1,301,868	13,019	87,096	100,115	1,214,771
	Month 72	1,214,771	12,148	87,967	100,115	1,126,804
Year 7	Month 73	1,126,804	11,268	88,847	100,115	1,037,957
	Month 74	1,037,957	10,380	89,736	100,115	948,221
	Month 75	948,221	9,482	90,633	100,115	857,588
	Month 76	857,588	8,576	91,539	100,115	766,049
	Month 77	766,049	7,660	92,455	100,115	673,594
	Month 78	673,594	6,736	93,379	100,115	580,215
	Month 79	580,215	5,802	94,313	100,115	485,902
	Month 80	485,902	4,859	95,256	100,115	390,646
	Month 81	390,646	3,906	96,209	100,115	294,437
	Month 82	294,437	2,944	97,171	100,115	197,266
	Month 83	197,266	1,973	98,142	100,115	99,124
	Month 84	99,124	991	99,124	100,115	(0)
			2728881.36		5404361.50	

**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.**

### 5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input		2,075,837	2,347,293	2,347,293	2,640,705	2,957,589	3,299,561	3,668,335
Trading		661,022	-	763,481	874,532	994,781	1,124,867	1,265,476
Grain Processing		-	-	-	-	-	-	-
Horticulture Processing		-	-	-	-	-	-	-
Total		2,736,860	3,110,774	3,110,774	3,515,237	3,952,370	4,424,428	4,933,811
Closing Stock								
Agri Input	5%	2,075,837	2,347,293	2,640,705	2,957,589	3,299,561	3,668,335	4,065,738
Trading	5%	661,022	763,481	874,532	994,781	1,124,867	1,265,476	1,417,333
Grain Processing	5%	-	-	-	-	-	-	-
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		2,736,860	3,110,774	3,515,237	3,952,370	4,424,428	4,933,811	5,483,071

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:

- Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>A</b>	<b>Accounts Receivables (Debtors)</b>									
1	Agri Input	14	1,768,139	2,092,215	2,354,277	2,637,315	2,942,772	3,272,181	3,627,173	
2	Custom Hiring	14	-	-	-	-	-	-	-	
3	Cleaning & Grading	14	562,128	679,825	779,000	886,394	1,002,579	1,128,167	1,263,807	
4	Dal Mill	14	-	-	-	-	-	-	-	
5	Warehouse	14	79,167	88,321	98,192	108,829	120,285	126,299	132,614	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	<b>Subtotal</b>		2,409,434	2,860,361	3,231,470	3,632,539	4,065,636	4,526,647	5,023,595	
<b>B</b>	<b>Closing Stock</b>		2,736,860	3,110,774	3,515,237	3,952,370	4,424,428	4,933,811	5,483,071	
	<b>Total</b>		<b>5,146,293</b>	<b>5,971,134</b>	<b>6,746,707</b>	<b>7,584,909</b>	<b>8,490,064</b>	<b>9,460,458</b>	<b>10,506,665</b>	
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>									
1	Agri Input	7	834,426	983,354	1,106,502	1,239,508	1,383,047	1,537,842	1,704,659	
2	Custom Hiring	7	-	-	-	-	-	-	-	
3	Cleaning & Grading	7	242,321	292,558	335,233	381,444	431,438	485,478	543,843	
4	Dal Mill	7	-	-	-	-	-	-	-	
5	Warehouse	7	15,668	16,452	17,275	18,138	19,045	19,997	20,997	
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	<b>Total</b>		<b>1,092,415</b>	<b>1,292,364</b>	<b>1,459,010</b>	<b>1,639,090</b>	<b>1,833,531</b>	<b>2,043,318</b>	<b>2,269,499</b>	
<b>D</b>	<b>Working Capital</b>		<b>4,053,878</b>	<b>4,678,771</b>	<b>5,287,697</b>	<b>5,945,819</b>	<b>6,656,533</b>	<b>7,417,140</b>	<b>8,237,166</b>	
	<b>Own Contribution</b>	25%	<b>1,013,470</b>							

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
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	14,655,476	17,724,010	20,309,655	23,109,554	26,138,670	29,412,922	32,949,254
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	46,097,906	54,547,025	61,379,370	68,758,583	76,722,267	85,310,424	94,565,591
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>62,817,382</b>	<b>74,573,685</b>	<b>84,249,030</b>	<b>94,705,476</b>	<b>105,996,943</b>	<b>118,016,153</b>	<b>130,972,292</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	12,635,321	15,254,817	17,480,010	19,889,584	22,496,416	25,314,207	28,357,537
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	817,000	857,850	900,743	945,780	993,069	1,042,722	1,094,858
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	43,509,341	51,274,861	57,696,195	64,631,475	72,116,042	80,187,488	88,885,788
Facility 6 - Processing Unit - Horti Commodity	96,000	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>57,057,662</b>	<b>67,387,529</b>	<b>76,076,947</b>	<b>85,466,839</b>	<b>95,605,527</b>	<b>106,544,417</b>	<b>118,338,182</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	90,000	94,500	99,225	104,186	109,396	114,865	120,609
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	96,000	100,800	105,840	111,132	116,689	122,523	128,649
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	210,000	220,500	231,525	243,101	255,256	268,019	281,420
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	514,500	540,225	567,236	595,598	625,378	656,647	689,479
<b>Total Fixed Cost</b>	<b>910,500</b>	<b>956,025</b>	<b>1,003,826</b>	<b>1,054,018</b>	<b>1,106,718</b>	<b>1,162,054</b>	<b>1,220,157</b>
<b>Total Cost</b>	<b>57,968,162</b>	<b>68,343,554</b>	<b>77,080,774</b>	<b>86,520,856</b>	<b>96,712,245</b>	<b>107,706,471</b>	<b>119,558,339</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>4,849,221</b>	<b>6,230,132</b>	<b>7,168,257</b>	<b>8,184,619</b>	<b>9,284,698</b>	<b>10,309,682</b>	<b>11,413,952</b>
Depreciation	693,340	693,340	693,340	693,340	693,340	693,340	693,340
Amortization	205,880	205,880	205,880	205,880	205,880	-	-
<b>Profit Before Interest and Tax</b>	<b>3,950,000</b>	<b>5,330,911</b>	<b>6,269,036</b>	<b>7,285,399</b>	<b>8,385,477</b>	<b>9,616,341</b>	<b>10,720,612</b>
Interest on Term loan	1,006,369	1,142,586	1,136,994	1,127,329	1,112,733	1,091,457	1,063,038
<b>Profit Before Tax</b>	<b>2,943,631</b>	<b>4,188,325</b>	<b>5,132,043</b>	<b>6,158,070</b>	<b>7,272,744</b>	<b>8,524,884</b>	<b>9,657,574</b>
Less Tax	393,580	774,915	1,071,848	1,384,705	1,715,729	2,078,142	2,405,615
<b>Profit After Tax</b>	<b>2,550,051</b>	<b>3,413,410</b>	<b>4,060,194</b>	<b>4,773,365</b>	<b>5,557,015</b>	<b>6,446,742</b>	<b>7,251,959</b>
Cumulative Profit	2,550,051	5,963,461	10,023,656	14,797,021	20,354,035	26,800,778	34,052,737

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
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	4,179,309	7,871,691	12,132,194	17,017,228	22,586,031	28,726,133	35,544,628
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>4,179,309</b>	<b>7,871,691</b>	<b>12,132,194</b>	<b>17,017,228</b>	<b>22,586,031</b>	<b>28,726,133</b>	<b>35,544,628</b>
Gross Fixed Assets	20,588,044	19,894,704	19,201,364	18,508,023	17,814,683	17,121,343	16,428,003
Less: Depreciation	693,340	693,340	693,340	693,340	693,340	693,340	693,340
<b>Net Fixed Assets</b>	<b>19,894,704</b>	<b>19,201,364</b>	<b>18,508,023</b>	<b>17,814,683</b>	<b>17,121,343</b>	<b>16,428,003</b>	<b>15,734,662</b>
Preliminary & Pre- operative Expenses	823,522	617,641	411,761	205,880	0	0	0
<b>TOTAL ASSETS</b>	<b>24,897,534</b>	<b>27,690,695</b>	<b>31,051,978</b>	<b>35,037,792</b>	<b>39,707,374</b>	<b>45,154,135</b>	<b>51,279,291</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
<b>Total Curent Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Secured Long Term Debt	5,120,929	4,500,680	3,801,768	3,014,217	2,126,785	1,126,804	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>5,120,929</b>	<b>4,500,680</b>	<b>3,801,768</b>	<b>3,014,217</b>	<b>2,126,785</b>	<b>1,126,804</b>	<b>0</b>
Share capital	4,256,086	4,256,086	4,256,086	4,256,086	4,256,086	4,256,086	4,256,086
Smart Grant -in-Aid	12,970,468	12,970,468	12,970,468	12,970,468	12,970,468	12,970,468	12,970,468
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	2,550,051	5,963,461	10,023,656	14,797,021	20,354,035	26,800,778
Profit & Loss) During the Year	2,550,051	3,413,410	4,060,194	4,773,365	5,557,015	6,446,742	7,251,959
Appropriation - Dividend							
<b>Total Reserves</b>	<b>2,550,051</b>	<b>5,963,461</b>	<b>10,023,656</b>	<b>14,797,021</b>	<b>20,354,035</b>	<b>26,800,778</b>	<b>34,052,737</b>
<b>TOTAL EQUITY</b>	<b>19,776,605</b>	<b>23,190,015</b>	<b>27,250,210</b>	<b>32,023,575</b>	<b>37,580,589</b>	<b>44,027,332</b>	<b>51,279,291</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>24,897,534</b>	<b>27,690,695</b>	<b>31,051,978</b>	<b>35,037,792</b>	<b>39,707,374</b>	<b>45,154,135</b>	<b>51,279,291</b>
<b>CONTROL TICKER</b>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.



### 8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	62,817,382	74,573,685	84,249,030	94,705,476	105,996,943	118,016,153	130,972,292
<b>2</b>	<b>Equity/ Share capital</b>	4,256,086						
	<b>Reinvestment</b>							
<b>3</b>	<b>Smart Grant -in-Aid</b>	12,970,468						
<b>4</b>	<b>Long Term Loan</b>	5,404,362						
<b>5</b>	<b>Short Term Loan</b>	3,040,409	4,678,771	5,287,697	5,945,819	6,656,533	7,417,140	8,237,166
	<b>Sub Total (A)</b>	<b>88,488,706</b>	<b>79,252,456</b>	<b>89,536,727</b>	<b>100,651,294</b>	<b>112,653,476</b>	<b>125,433,293</b>	<b>139,209,458</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	19,300,094						
b	Machinery and Equipment	1,287,950						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	1,029,402						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	57,057,662	67,387,529	76,076,947	85,466,839	95,605,527	106,544,417	118,338,182
b	Fixed Cost	910,500	956,025	1,003,826	1,054,018	1,106,718	1,162,054	1,220,157
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	283,433	620,249	698,912	787,551	887,432	999,981	1,126,804
	LTL - Interest	641,520	581,133	502,470	413,831	313,949	201,401	74,578
	STL - Principal	3,040,409	4,678,771	5,287,697	5,945,819	6,656,533	7,417,140	8,237,166
	STL - Interest	364,849	561,452	634,524	713,498	798,784	890,057	988,460
<b>4</b>	<b>Tax</b>	393,580	774,915	1,071,848	1,384,705	1,715,729	2,078,142	2,405,615
	<b>Sub Total (B)</b>	<b>84,309,398</b>	<b>75,560,074</b>	<b>85,276,224</b>	<b>95,766,260</b>	<b>107,084,673</b>	<b>119,293,192</b>	<b>132,390,962</b>
	<b>Net Cash Flow (A-B)</b>	<b>4,179,309</b>	<b>3,692,382</b>	<b>4,260,503</b>	<b>4,885,034</b>	<b>5,568,803</b>	<b>6,140,102</b>	<b>6,818,496</b>
	Opening Cash and Bank		4,179,309	7,871,691	12,132,194	17,017,228	22,586,031	28,726,133
	<b>Cumulative Cash Balance</b>	<b>4,179,309</b>	<b>7,871,691</b>	<b>12,132,194</b>	<b>17,017,228</b>	<b>22,586,031</b>	<b>28,726,133</b>	<b>35,544,628</b>

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

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		2,550,051.16	3,413,410.13	4,060,194.34	4,773,364.94	5,557,014.85	6,446,742.37	7,251,959.12
Add: Depreciation		693,340.21	693,340.21	693,340.21	693,340.21	693,340.21	693,340.21	693,340.21
Add: Preliminary expense written off		205,880.40	205,880.40	205,880.40	205,880.40	205,880.40	0.00	0.00
Net Cash Accrual (A)		3,449,271.78	4,312,630.74	4,959,414.95	5,672,585.55	6,456,235.47	7,140,082.58	7,945,299.33
Initial Investment/ Net Cash Accrual	(22,630,915.5049)	3,449,271.78	4,312,630.74	4,959,414.95	5,672,585.55	6,456,235.47	7,140,082.58	7,945,299.33
IRR	14.25%							
Present Value Equivalent		0.88	0.77	0.67	0.59	0.51	0.45	0.39
Present Value of Future Inflows		3,019,025.07	3,303,854.28	3,325,434.22	3,329,187.65	3,316,468.58	3,210,251.56	3,126,694.14
Operating Net Cash Inflow					22,630,915.50			
Present Capital Outflow					22,630,915.50			
					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	14,655,476	17,724,010	20,309,655	23,109,554	26,138,670	29,412,922	32,949,254
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	46,097,906	54,547,025	61,379,370	68,758,583	76,722,267	85,310,424	94,565,591
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	62,817,382	74,573,685	84,249,030	94,705,476	105,996,943	118,016,153	130,972,292
Total Variable Exp	57,057,662	67,387,529	76,076,947	85,466,839	95,605,527	106,544,417	118,338,182
Contribution	5,759,721	7,186,157	8,172,083	9,238,637	10,391,416	11,471,736	12,634,109
Total Fixed exp	1,809,721	1,855,246	1,903,047	1,953,238	2,005,939	1,855,395	1,913,497
BEP	31%	26%	23%	21%	19%	16%	15%

Average BEP **21.76%**

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	2,550,051	3,413,410	4,060,194	4,773,365	5,557,015	6,446,742	7,251,959
Add: Depreciation	693,340	693,340	693,340	693,340	693,340	693,340	693,340
Add: Preliminary exp Written off	205,880	205,880	205,880	205,880	205,880	0	0
Net Cash Accrual (A)	3,449,272	4,312,631	4,959,415	5,672,586	6,456,235	7,140,083	7,945,299
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	3,135,702	3,564,158	3,726,082	3,874,452	4,008,814	4,030,390	4,077,195

Total Discounted Cash Flows 26,416,793

Present Value of Outflow 22,630,916

NPV 3,785,877.46

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	2,550,051	3,413,410	4,060,194	4,773,365	5,557,015	6,446,742	7,251,959
Average net profit	4864676.70						
Total Project cost	22630915.50						
ROI	21.50%						

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	22,630,916							
Profit after Tax & Dividend		2,550,051	3,413,410	4,060,194	4,773,365	5,557,015	6,446,742	7,251,959
Add: Depreciation		693,340	693,340	693,340	693,340	693,340	693,340	693,340
Add: Preliminary exp Written off		205,880	205,880	205,880	205,880	205,880	-	-
Net Cash Accrual (A)		3,449,272	4,312,631	4,959,415	5,672,586	6,456,235	7,140,083	7,945,299
Cashflow - Initial Investment		(19,181,644)	(14,869,013)	(9,909,598)	(4,237,012)	2,219,223		

Payback period (in years) - Project

4.66

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	4,849,221	6,230,132	7,168,257	8,184,619	9,284,698	10,309,682	11,413,952
Add: Depreciation	693,340	693,340	693,340	693,340	693,340	693,340	693,340
Add: Amortization	205,880	205,880	205,880	205,880	205,880	-	-
Interest on TL	641,520	581,133	502,470	413,831	313,949	201,401	74,578
Total	6,389,961	7,710,485	8,569,948	9,497,671	10,497,868	11,204,423	12,181,871
Total Annual EMI	924,953	1,201,382	1,201,382	1,201,382	1,201,382	1,201,382	1,201,382
Debt Service Coverage Ratio (DSCR)	6.91	6.42	7.13	7.91	8.74	9.33	10.14

Average DSCR

8.08

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	15,388,250	18,610,211	21,325,138	24,265,032	27,445,603	30,883,569	34,596,717
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,167,200	2,417,783	2,688,005	2,979,206	3,292,806	3,457,447	3,630,319
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	48,402,802	57,274,377	64,448,339	72,196,512	80,558,381	89,575,945	99,293,871
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	65,958,251	78,302,370	88,461,482	99,440,750	111,296,790	123,916,961	137,520,906
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	910,500	956,025	1,003,826	1,054,018	1,106,718	1,162,054	1,220,157
Variable Cost	59,910,545	67,387,529	76,076,947	85,466,839	95,605,527	106,544,417	118,338,182
Total Operational Expenses	60,821,045	68,343,554	77,080,774	86,520,856	96,712,245	107,706,471	119,558,339
Net Income	5,137,207	9,958,816	11,380,708	12,919,893	14,584,545	16,210,489	17,962,567

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,655,476	17,724,010	20,309,655	23,109,554	26,138,670	29,412,922	32,949,254
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	46,097,906	54,547,025	61,379,370	68,758,583	76,722,267	85,310,424	94,565,591
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	62,817,382	74,573,685	84,249,030	94,705,476	105,996,943	118,016,153	130,972,292
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	910,500.00	956,025.00	1,003,826.25	1,054,017.56	1,106,718.44	1,162,054.36	1,220,157.08
Variable Cost	59,910,544.58	70,756,905.29	79,880,794.66	89,740,180.72	100,385,803.39	111,871,637.87	124,255,091.30
Total Operational Expenses	60,821,044.58	71,712,930.29	80,884,620.91	90,794,198.28	101,492,521.83	113,033,692.24	125,475,248.38
Net Income	1,996,337.62	2,860,755.17	3,364,409.57	3,911,277.52	4,504,421.24	4,982,460.81	5,497,043.29

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	13,922,702	16,837,810	19,294,172	21,954,077	24,831,736	27,942,276	31,301,791
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	1,960,800	2,187,518	2,432,005	2,695,472	2,979,206	3,128,166	3,284,574
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	43,793,011	51,819,674	58,310,402	65,320,653	72,886,154	81,044,903	89,837,311
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	59,676,513	70,845,001	80,036,579	89,970,202	100,697,096	112,115,345	124,423,677
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	910,500	956,025	1,003,826	1,054,018	1,106,718	1,162,054	1,220,157
Variable Cost	54,204,778	64,018,152	72,273,100	81,193,497	90,825,251	101,217,196	112,421,273
Total Operational Expenses	55,115,278	64,974,177	73,276,926	82,247,514	91,931,969	102,379,251	113,641,430
<b>Net Income</b>	<b>4,561,235</b>	<b>5,870,824</b>	<b>6,759,653</b>	<b>7,722,688</b>	<b>8,765,127</b>	<b>9,736,095</b>	<b>10,782,247</b>

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,655,476	17,724,010	20,309,655	23,109,554	26,138,670	29,412,922	32,949,254
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	46,097,906	54,547,025	61,379,370	68,758,583	76,722,267	85,310,424	94,565,591
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	62,817,382	74,573,685	84,249,030	94,705,476	105,996,943	118,016,153	130,972,292
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	910,500	956,025	1,003,826	1,054,018	1,106,718	1,162,054	1,220,157
Variable Cost	54,204,778	64,018,152	72,273,100	81,193,497	90,825,251	101,217,196	112,421,273
Total Operational Expenses	55,115,278	64,974,177	73,276,926	82,247,514	91,931,969	102,379,251	113,641,430
<b>Net Income</b>	<b>7,702,104</b>	<b>9,599,508</b>	<b>10,972,104</b>	<b>12,457,961</b>	<b>14,064,974</b>	<b>15,636,903</b>	<b>17,330,862</b>

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



**10.5 Crop-wise Area Considered for Agri Input Service Centre**

Particulars	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	1004.64	1081.92	1159.2	1236.48	1313.76	1391.04	1468.32
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

## Fruit & Vegetables Crop Production Details

### 11.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating F & V	
Total No.of Non-members Cultivating F & V	
<b>Total</b>	<b>0</b>
<b>Average Land Holding per member(Acres)</b>	<b>1</b>
<b>Total Cultivated Land Under F &amp; V (Acres)</b>	<b>0</b>

### 11.2 Statement Showing Area,production,productivity and marketable Surplus of Crops

Season	Crop	Cultivation In (%)	Total Land under Cultivaion ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Onion	0%	0	15	0	10%	0
	Tomato	0%	0	7	0	5%	0
	Okra	0%	0	4	0	0%	0
	Chilli	0%	0	7	0	2%	0
	Potato	0%	0	20	0	0%	0
		0%	0	7	0	10%	0
		0%	0	6	0	2%	0
		0%	0		0	0%	0
<b>Area Under Vegetables in Rabbi Season ( In Acres)</b>			0				
Rabbi	Onion	0%	0	10	0	10%	0
	Tomato	0%	0	10	0	10%	0
	Okra	0%	0	10	0	5%	0
	Chilli	0%	0	20	0	0%	0
	Brinjal	0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
<b>Area Under Vegetables in Summer Season ( In Acres)</b>			0				
Summer		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
<b>Area Under Fruit Crops ( In Acres)</b>	Pomegranate	0%	0	6	0	5%	0
	Custard Apple	0%	0		0	0%	0
	Guava	0%	0		0	0%	0
	Citrus	0%	0		0	0%	0

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



	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

**Facility 3 - Trading Unit**  
**12.1 Producers/ Capacity Utilization**

Capacity 20 Quinatal/Hour  
 No. of Hours 8

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Working Days	300						
No. of Operation Days	65.21	71.73	78.25	84.77	91.29	97.81	104.33
Soybean	10,433	11,476	12,519	13,563	14,606	15,649	16,692
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
<b>Total Grains Quantity to be Processed</b>	<b>10,433</b>	<b>11,476</b>	<b>12,519</b>	<b>13,563</b>	<b>14,606</b>	<b>15,649</b>	<b>16,692</b>
<b>Fruit &amp; Vegetables Crop Production Details</b>							
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-
<b>Total F &amp; V Quantity to be Processed</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Job Work for Grains</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Quantity for trading of Grains</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Job Work (50%)</b>	<b>5,216</b>	<b>5,738</b>	<b>6,260</b>	<b>6,781</b>	<b>7,303</b>	<b>7,825</b>	<b>8,346</b>
<b>Quantity for sale (50%)</b>							
Soybean	5,216	5,738	6,260	6,781	7,303	7,825	8,346
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>							
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-	-
<b>Output</b>								
Soybean	5,059.91	5,565.90	6,071.89	6,577.88	7,083.87	7,589.86	8,095.85	
Red Gram/Tur	-	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-	-

**12.2 Facility 1 - Profit and loss of Trading**

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>Revenue</b>									
Soybean	Quintals	3,000	14,420,738	17,452,888	19,999,097	22,756,294	25,739,214	28,963,535	32,445,940
Red Gram/Tur	Quintals	6,000	-	-	-	-	-	-	-
Paddy/Rice	Quintals	-	-	-	-	-	-	-	-
Green Gram/ Moong	Quintals	6,000	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-	-
Black Gram/Udid	Quintals	6,500	-	-	-	-	-	-	-
Bajra	Quintals	2,000	-	-	-	-	-	-	-
Jawar	Quintals	-	-	-	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals	5,000	-	-	-	-	-	-	-
Jawar	Quintals	-	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-	-
Safflower	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Groundnut	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
<b>Job Work Charges</b>	Quintals	45	234,738	271,122	310,558	353,260	399,456	449,388	503,314
<b>Fruit &amp; Vegetables Crop Production Details</b>									
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-
Chilli	Quintals	3,000	-	-	-	-	-	-	-
Potato	Quintals	1,500	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-

Chilli	Quintals	3,000	-	-	-	-	-	-	-	-
Brinjal	Quintals	2,000	-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-	-
Pomegranate	Quintals	5,000	-	-	-	-	-	-	-	-
Custard Apple	Quintals		-	-	-	-	-	-	-	-
Guava	Quintals		-	-	-	-	-	-	-	-
Citrus	Quintals		-	-	-	-	-	-	-	-
<b>Total Revenue</b>			<b>14,655,476</b>	<b>17,724,010</b>	<b>20,309,655</b>	<b>23,109,554</b>	<b>26,138,670</b>	<b>29,412,922</b>	<b>32,949,254</b>	
<b>Expenses</b>										
<b>Variable Cost</b>										
Soybean	Quintals	2,500	13,041,000	15,062,355	17,253,243	19,625,564	22,191,984	24,965,982	27,961,900	
Red Gram/Tur	Quintals	5,800	-	-	-	-	-	-	-	
Paddy/Rice	Quintals		-	-	-	-	-	-	-	
Green Gram/ Moong	Quintals	5,800	-	-	-	-	-	-	-	
Maize	Quintals		-	-	-	-	-	-	-	
Black Gram/Udid	Quintals	6,300	-	-	-	-	-	-	-	
Bajra	Quintals	1,800	-	-	-	-	-	-	-	
Jawar	Quintals		-	-	-	-	-	-	-	
Sunflower	Quintals		-	-	-	-	-	-	-	
Wheat	Quintals		-	-	-	-	-	-	-	
Bengal Gram/Channa	Quintals	4,800	-	-	-	-	-	-	-	
Jawar	Quintals		-	-	-	-	-	-	-	
Maize	Quintals		-	-	-	-	-	-	-	
Safflower	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
Groundnut	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
<b>Fruit &amp; Vegetables Crop Production Details</b>										
Onion	Quintals	1,800	-	-	-	-	-	-	-	
Tomato	Quintals	800	-	-	-	-	-	-	-	
Okra	Quintals	1,300	-	-	-	-	-	-	-	
Chilli	Quintals	2,800	-	-	-	-	-	-	-	
Potato	Quintals	1,300	-	-	-	-	-	-	-	
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		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
Pomegranate	Quintals	4,700	-	-	-	-	-	-	-	
Custard Apple	Quintals		-	-	-	-	-	-	-	
Guava	Quintals		-	-	-	-	-	-	-	
Citrus	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
0	Quintals		-	-	-	-	-	-	-	
Daily Labour		4	300	78,246	90,374	103,519	117,753	133,152	149,796	167,771
Electricity Charges		0	8	-	-	-	-	-	-	-
Gunny Bags/100 Kg			20	101,198	116,884	133,885	152,294	172,210	193,736	216,984
Transporation Cost/100 Kg			15	75,899	87,663	100,414	114,221	129,157	145,302	162,738
Add: Opening Stock					661,022	763,481	874,532	994,781	1,124,867	1,265,476
Less: Closing Stock				661,022	763,481	874,532	994,781	1,124,867	1,265,476	1,417,333
<b>Total Variable Cost</b>				<b>12,635,321</b>	<b>15,254,817</b>	<b>17,480,010</b>	<b>19,889,584</b>	<b>22,496,416</b>	<b>25,314,207</b>	<b>28,357,537</b>
<b>Fixed Cost</b>										
Machine Operator		1	7,500	90,000	94,500	99,225	104,186	109,396	114,865	120,609
<b>Total Fixed Cost</b>				<b>90,000</b>	<b>94,500</b>	<b>99,225</b>	<b>104,186</b>	<b>109,396</b>	<b>114,865</b>	<b>120,609</b>
<b>Total Expenses</b>				<b>12,725,321</b>	<b>15,349,317</b>	<b>17,579,235</b>	<b>19,993,771</b>	<b>22,605,812</b>	<b>25,429,073</b>	<b>28,478,145</b>
<b>Operating Income</b>				<b>1,930,155</b>	<b>2,374,693</b>	<b>2,730,420</b>	<b>3,115,784</b>	<b>3,532,858</b>	<b>3,983,850</b>	<b>4,471,109</b>

1. Inflation is assumed to be 5% annually.

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

**Facility 2 - Grain Processing Unit - Dal Mill**  
**13.1 Producers/ Capacity Utilization**

Capacity  
 No. of Hours

2	Qtls P Hour
8	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	0	0	0	0	0	0	0
<b>Job Work (50%)</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
<b>Job Work (50%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Quantity for sale (50%)</b>							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
<b>Output (KG)</b>							
Soybean							
Red Gram/Tur							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize							
Black Gram/Udid							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							

Dal (80%)	-	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-	-
Jawar								
Maize								
Safflower								
	0							
	0							
	0							
Groundnut								
	0							
	0							

Packaging (In Kg)

50

### 13.2 Facility 2 - Profit and loss of Grain Processing Unit - Dal Mill

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>									
<b>Pulses</b>									
Bengal Gram	50 Kg	3500	-	-	-	-	-	-	-
Red Gram	50 Kg	3750	-	-	-	-	-	-	-
Black Gram	50 Kg	4000	-	-	-	-	-	-	-
Green Gram	50 Kg	4000	-	-	-	-	-	-	-
<b>Husk and Powder</b>	<b>Kg</b>	<b>10</b>	-	-	-	-	-	-	-
<b>Job Work Charges</b>	<b>Kg</b>	<b>6</b>	-	-	-	-	-	-	-
<b>Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
Bengal Gram	Quintals	4,800	-	-	-	-	-	-	-
Red gram	Quintals	5,800	-	-	-	-	-	-	-
Black gram	Quintals	5,800	-	-	-	-	-	-	-
Green Gram	Quintals	6,200	-	-	-	-	-	-	-
Oil (Liters)	2	100	-	-	-	-	-	-	-
Daily Labour	3	300	-	-	-	-	-	-	-
Electricity Charges	0	8	-	-	-	-	-	-	-
Loading/Unloading Charges		10	-	-	-	-	-	-	-
packaging Exp		20	-	-	-	-	-	-	-
Transportation Charges		100	-	-	-	-	-	-	-
Add: Opening Stock				-	-	-	-	-	-
Less: Closing Stock				-	-	-	-	-	-
<b>Total Variable Cost</b>			-	-	-	-	-	-	-
<b>Fixed Cost</b>									
Machine Operator	1		-	-	-	-	-	-	-
<b>Fixed Cost</b>			-	-	-	-	-	-	-
<b>Total expenses</b>			-	-	-	-	-	-	-
<b>Operating Profit</b>			-	-	-	-	-	-	-

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

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

Capacity 2,150.00 MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
<b>Total Quantity Stored per Annum</b>	20,640.00	21,930.00	23,220.00	24,510.00	25,800.00	25,800.00	25,800.00

**14.2 Facility 3 - Profit and loss of Warehouse**

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Vegetable</b>									
Storage Charges per MT per Month		100	2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
<b>Total Revenue</b>			2,064,000	2,302,650	2,560,005	2,837,339	3,136,006	3,292,806	3,457,447
<b>Expenses</b>									
<b>Variable Cost</b>									
Dunnage	MT	20	172,000	180,600	189,630	199,112	209,067	219,520	230,496
Fumigation	MT	15	387,000	406,350	426,668	448,001	470,401	493,921	518,617
Electricity		21,500	258,000	270,900	284,445	298,667	313,601	329,281	345,745
<b>Total Variable Cost</b>			<b>817,000</b>	<b>857,850</b>	<b>900,743</b>	<b>945,780</b>	<b>993,069</b>	<b>1,042,722</b>	<b>1,094,858</b>
<b>Fixed Cost</b>									
Warehouse Manager		1	8,000	96,000	100,800	105,840	111,132	116,689	122,523
<b>Total Fixed Cost</b>			<b>96,000</b>	<b>100,800</b>	<b>105,840</b>	<b>111,132</b>	<b>116,689</b>	<b>122,523</b>	<b>128,649</b>
<b>Total Expenses</b>			<b>913,000</b>	<b>958,650</b>	<b>1,006,583</b>	<b>1,056,912</b>	<b>1,109,757</b>	<b>1,165,245</b>	<b>1,223,507</b>
<b>Operating profit</b>			<b>1,151,000</b>	<b>1,344,000</b>	<b>1,553,423</b>	<b>1,780,427</b>	<b>2,026,249</b>	<b>2,127,561</b>	<b>2,233,939</b>

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

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

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Reured
1	Double Plough			6	0	4	0	12	0	3000	1	0
2	Cultivator			6	0	2	0	8	0	1800	1	0
3	Rotavator			6	0	2	0	8	0	1800	1	0
4	BBF Seed Sowing Machine			6	0	2	0	4	0	1200	1	0
5	Mobile Threshing			6	0	2	0	10	0	3000	1	0
6					0	0			0			0
7					0	0			0			0
8					0	0			0			0
9					0	0			0			0
10					0	0			0			0

**15.2 Facility 4 - Profit and loss of Custom Hiring**

Particulars	Unit	No. of Unit	Rate	100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%								
				Y1	Y2	Y3	Y4	Y5	Y6	Y7		
<b>Revenue</b>												
<b>Custom Hiring Charges</b>												
Double Plough		0	3000	-	-	-	-	-	-	-	-	-
Cultivator		0	1800	-	-	-	-	-	-	-	-	-
Rotavator		0	1800	-	-	-	-	-	-	-	-	-
BBF Seed Sowing Machine		0	1200	-	-	-	-	-	-	-	-	-
Mobile Threshing		0	3000	-	-	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-	-	-
<b>Total Revenue</b>			0	-	-	-	-	-	-	-	-	-
<b>Expenses</b>												
<b>Variable Expenses</b>												
Diesel	Litres	0	100	-	-	-	-	-	-	-	-	-
Daily Labour	No. of Days	0	300	-	-	-	-	-	-	-	-	-
<b>Total Variable Cost</b>				-	-	-	-	-	-	-	-	-
<b>Fixed Cost</b>												
Driver	No.	1		-	-	-	-	-	-	-	-	-
<b>Total Fixed Cost</b>				-	-	-	-	-	-	-	-	-
<b>Total Expenses</b>				-	-	-	-	-	-	-	-	-
<b>Operating Income</b>				-	-	-	-	-	-	-	-	-

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

**Facility 5 - Agri Input**

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Area under crop (In Acres)</b>								
<b>Kharif Crops</b>								
Soybean		1,005	1,082	1,159	1,236	1,314	1,391	1,468
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
<b>Rabi Crop</b>								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
<b>Summer</b>								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Potato		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Brinjal		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Pomegranate		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus		-	-	-	-	-	-	-
<b>Requirement of Input material</b>								
<b>Seeds</b>								
<b>Kharif Crops</b>								
Soybean	30	30,139	32,458	34,776	37,094	39,413	41,731	44,050
Red Gram/Tur	5	-	-	-	-	-	-	-
Paddy/Rice	15	-	-	-	-	-	-	-
Green Gram/ Moong	15	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Black Gram/Udid	15	-	-	-	-	-	-	-
Bajra	5	-	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-	-
<b>Rabi Crop</b>								
Wheat	20	-	-	-	-	-	-	-
Bengal Gram/Channa	25	-	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
<b>Summer</b>								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-



	0		-	-	-	-	-	-	-
Pomegranate			-	-	-	-	-	-	-
Custard Apple			-	-	-	-	-	-	-
Guava			-	-	-	-	-	-	-
Citrus			-	-	-	-	-	-	-
	0								
Fertilizer(Rate/KG)									
SSP		7	20,042,568	23,771,135	26,748,917	29,965,049	33,435,922	37,178,970	41,212,733
Urea		8	6,871,738	8,150,103	9,171,057	10,273,731	11,463,745	12,747,075	14,130,080
DAP		9	7,730,705	9,168,866	10,317,439	11,557,947	12,896,713	14,340,460	15,896,340
Pesticide									
Dupont Coragen		600	3,435,869	4,075,052	4,585,529	5,136,866	5,731,872	6,373,538	7,065,040
Confidor Boyer		400	5,726,448	6,791,753	7,642,548	8,561,443	9,553,121	10,622,563	11,775,067
<b>Total Revenue</b>			<b>46,097,906</b>	<b>54,547,025</b>	<b>61,379,370</b>	<b>68,758,583</b>	<b>76,722,267</b>	<b>85,310,424</b>	<b>94,565,591</b>

<b>Expenses</b>										
<b>Seeds (Rate/KG)</b>										
Variable Cost										
Soybean		85	2,561,832	2,896,841	3,258,946	3,650,019	4,072,053	4,527,165	5,017,608	
Red Gram/Tur		75	-	-	-	-	-	-	-	
Paddy/Rice		57	-	-	-	-	-	-	-	
Green Gram/ Moong		80	-	-	-	-	-	-	-	
Maize		25	-	-	-	-	-	-	-	
Black Gram/Udid		70	-	-	-	-	-	-	-	
Bajra		25	-	-	-	-	-	-	-	
Jawar		25	-	-	-	-	-	-	-	
<b>Rabi Crop</b>										
Wheat		35	-	-	-	-	-	-	-	
Bengal Gram/Channa		70	-	-	-	-	-	-	-	
Jawar		25	-	-	-	-	-	-	-	
Maize		25	-	-	-	-	-	-	-	
Safflower		25	-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
Summer			-	-	-	-	-	-	-	
Groundnut			-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
Fruit & Vegetables Crop Production Details										
Onion			-	-	-	-	-	-	-	
Tomato			-	-	-	-	-	-	-	
Okra			-	-	-	-	-	-	-	
Chilli			-	-	-	-	-	-	-	
Potato			-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
Onion			-	-	-	-	-	-	-	
Tomato			-	-	-	-	-	-	-	
Okra			-	-	-	-	-	-	-	
Chilli			-	-	-	-	-	-	-	
Brinjal			-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
Pomegranate			-	-	-	-	-	-	-	
Custard Apple			-	-	-	-	-	-	-	
Guava			-	-	-	-	-	-	-	
Citrus			-	-	-	-	-	-	-	
	0		-	-	-	-	-	-	-	
Fertilizer(Rate/KG)										
SSP		4	12,055,680	13,632,192	15,336,216	17,176,562	19,162,602	21,304,304	23,612,271	
Urea		4	3,616,704	4,089,658	4,600,865	5,152,969	5,748,781	6,391,291	7,083,681	
DAP		17	15,370,992	17,381,045	19,553,675	21,900,116	24,432,317	27,162,988	30,105,645	
Pesticide										
Dupont Coragen		500	3,013,920	3,408,048	3,834,054	4,294,140	4,790,650	5,326,076	5,903,068	
Confidor Boyer		325	4,897,620	5,538,078	6,230,338	6,977,978	7,784,807	8,654,874	9,592,485	
Loading & Unloading										
Transportation Cost		8	774,939	876,277	985,812	1,104,109	1,231,772	1,369,441	1,517,797	
		34	3,293,491	3,724,179	4,189,701	4,692,465	5,235,031	5,820,123	6,450,636	
Add: Opening Stock				2,075,837	2,347,293	2,640,705	2,957,589	3,299,561	3,668,335	
Less: Closing Stock			2,075,837	2,347,293	2,640,705	2,957,589	3,299,561	3,668,335	4,065,738	
<b>Total Variable Cost</b>			<b>43,509,341</b>	<b>51,274,861</b>	<b>57,696,195</b>	<b>64,631,475</b>	<b>72,116,042</b>	<b>80,187,488</b>	<b>88,885,788</b>	
<b>Fixed Cost</b>										
Rent	12		-	-	-	-	-	-	-	
Agri Input Center Manager	1	7,500	90,000	94,500	99,225	104,186	109,396	114,865	120,609	
Support Staff	2	5,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811	
Electricity Charges	12		-	-	-	-	-	-	-	
<b>Total Fixed Cost</b>			<b>210,000</b>	<b>220,500</b>	<b>231,525</b>	<b>243,101</b>	<b>255,256</b>	<b>268,019</b>	<b>281,420</b>	
<b>Operating cost</b>			<b>43,719,341</b>	<b>51,495,361</b>	<b>57,927,720</b>	<b>64,874,576</b>	<b>72,371,299</b>	<b>80,455,507</b>	<b>89,167,208</b>	
<b>Operating Profit</b>			<b>2,378,565</b>	<b>3,051,664</b>	<b>3,451,650</b>	<b>3,884,006</b>	<b>4,350,969</b>	<b>4,854,917</b>	<b>5,398,383</b>	

This sheet provide details of sale, expenses and operating profit of agri input activity



	0							
	0							
<b>Pomegranate</b>								
Pomegranate Arils	-	-	-	-	-	-	-	-
Pomegranate Juice	-	-	-	-	-	-	-	-
Pomegranate Powder	-	-	-	-	-	-	-	-
Custard Apple								
Guava								
Citrus								

Packaging (In Kg)								
Pomegranate Arils 1 Kg	-	-	-	-	-	-	-	-
Pomegranate Juice 1 Ltrs	-	-	-	-	-	-	-	-
Pomegranate Peel Powder1 Kg	-	-	-	-	-	-	-	-

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

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>									
Pomegranate Arils	Quintals	150	-	-	-	-	-	-	-
Pomegranate Juice	Ltrs	40	-	-	-	-	-	-	-
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
<b>Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
Pomegranate	Quintals	6,000	-	-	-	-	-	-	-
Other Consumables	Quintals	2000	-	-	-	-	-	-	-
Daily Labour		5	300	-	-	-	-	-	-
Electricity Charges		0	8	-	-	-	-	-	-
Loading/Unloading Charges	Quintals		10	-	-	-	-	-	-
packaging Exp			2	-	-	-	-	-	-
Transportation Charges			1	-	-	-	-	-	-
Add: Opening Stock				-	-	-	-	-	-
Less: Closing Stock				-	-	-	-	-	-
<b>Total Variable Cost</b>				-	-	-	-	-	-
<b>Fixed Cost</b>									
Machine Operator		1	-	-	-	-	-	-	-
Support Staff		2	-	-	-	-	-	-	-
<b>Fixed Cost</b>				-	-	-	-	-	-
<b>Total expenses</b>				-	-	-	-	-	-
<b>Operating Profit</b>				-	-	-	-	-	-

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