

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
A	Sheet in which need to enter data			
Step-1	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	
Step-2	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	
Step-3	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
Step-4	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	
Step-5	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)	

Step-6	TL repayment schedule	Please add interest rate, tenure and Moratorium Period (In Month) in green cells	Sheet No. 4	
Step-7	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
B	Auto generating sheets (No need to enter any data)			
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
Step-8	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	1,86,27,219	60%	1,11,76,331
2	Machinery and Equipment	1,17,72,574	60%	70,63,545
3	Furniture and Fixture	2,50,000	60%	1,50,000
4	IT & It Infrastructure	1,50,000	60%	90,000
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	4,53,400	60%	2,72,040
7	Working Capital	1,75,436		
Total		3,14,28,629		1,87,51,916

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 preoprtave expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,87,51,916
2	Bank Finance - Long Term Loan	35%	1,09,38,618
3	Own Contribution		17,38,096
Total			3,14,28,629

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)	58.82%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	7.39%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.84%	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)	34,26,949	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	3.83	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.01	Project Viable	DSCR shall be more than 2 for better performing project. >2

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Furniture and Fixture	1	2,50,000	2,50,000
				-
				-
				-
				-
				-
	Total			2,50,000

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Computer and Printer	1	1,50,000	1,50,000
				-
				-
				-
				-
				-
	Total			1,50,000

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.5

Transport vehical (Refer van and other)

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-
				-
				-
				-
	Total			-

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Project Consultancy	1,00,000
2	Preoperative Expenses	2,00,000
3	Lease Deed Registration Expenses	1,53,400
	Total	4,53,400

Preliminary expenses are considered as prior expenses before the beginning of business or Projects

4.1 Repayment Schedule

Loan Amount (Rs)	1,09,38,618
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period (In Months)	12
EMI	Rs. 2,13,852.08

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 2	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 3	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 4	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 5	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 6	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 7	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 8	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 9	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 10	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 11	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
	Month 12	1,09,38,618	1,09,386	-	1,09,386	1,09,38,618
Year 2	Month 13	1,09,38,618	1,09,386	1,04,466	2,13,852	1,08,34,152
	Month 14	1,08,34,152	1,08,342	1,05,511	2,13,852	1,07,28,641
	Month 15	1,07,28,641	1,07,286	1,06,566	2,13,852	1,06,22,076
	Month 16	1,06,22,076	1,06,221	1,07,631	2,13,852	1,05,14,444
	Month 17	1,05,14,444	1,05,144	1,08,708	2,13,852	1,04,05,737
	Month 18	1,04,05,737	1,04,057	1,09,795	2,13,852	1,02,95,942
	Month 19	1,02,95,942	1,02,959	1,10,893	2,13,852	1,01,85,049
	Month 20	1,01,85,049	1,01,850	1,12,002	2,13,852	1,00,73,048
	Month 21	1,00,73,048	1,00,730	1,13,122	2,13,852	99,59,926
	Month 22	99,59,926	99,599	1,14,253	2,13,852	98,45,673
	Month 23	98,45,673	98,457	1,15,395	2,13,852	97,30,278
	Month 24	97,30,278	97,303	1,16,549	2,13,852	96,13,729
Year 3	Month 25	96,13,729	96,137	1,17,715	2,13,852	94,96,014
	Month 26	94,96,014	94,960	1,18,892	2,13,852	93,77,122
	Month 27	93,77,122	93,771	1,20,081	2,13,852	92,57,041
	Month 28	92,57,041	92,570	1,21,282	2,13,852	91,35,759
	Month 29	91,35,759	91,358	1,22,494	2,13,852	90,13,265
	Month 30	90,13,265	90,133	1,23,719	2,13,852	88,89,545
	Month 31	88,89,545	88,895	1,24,957	2,13,852	87,64,589
	Month 32	87,64,589	87,646	1,26,206	2,13,852	86,38,383
	Month 33	86,38,383	86,384	1,27,468	2,13,852	85,10,914
	Month 34	85,10,914	85,109	1,28,743	2,13,852	83,82,171
	Month 35	83,82,171	83,822	1,30,030	2,13,852	82,52,141
	Month 36	82,52,141	82,521	1,31,331	2,13,852	81,20,810
Year 4	Month 37	81,20,810	81,208	1,32,644	2,13,852	79,88,166
	Month 38	79,88,166	79,882	1,33,970	2,13,852	78,54,196
	Month 39	78,54,196	78,542	1,35,310	2,13,852	77,18,886
	Month 40	77,18,886	77,189	1,36,663	2,13,852	75,82,223
	Month 41	75,82,223	75,822	1,38,030	2,13,852	74,44,193
	Month 42	74,44,193	74,442	1,39,410	2,13,852	73,04,783
	Month 43	73,04,783	73,048	1,40,804	2,13,852	71,63,978
	Month 44	71,63,978	71,640	1,42,212	2,13,852	70,21,766
	Month 45	70,21,766	70,218	1,43,634	2,13,852	68,78,132
	Month 46	68,78,132	68,781	1,45,071	2,13,852	67,33,061
	Month 47	67,33,061	67,331	1,46,521	2,13,852	65,86,539
	Month 48	65,86,539	65,865	1,47,987	2,13,852	64,38,553
Year 5	Month 49	64,38,553	64,386	1,49,467	2,13,852	62,89,086
	Month 50	62,89,086	62,891	1,50,961	2,13,852	61,38,125
	Month 51	61,38,125	61,381	1,52,471	2,13,852	59,85,654
	Month 52	59,85,654	59,857	1,53,996	2,13,852	58,31,658
	Month 53	58,31,658	58,317	1,55,535	2,13,852	56,76,123
	Month 54	56,76,123	56,761	1,57,091	2,13,852	55,19,032
	Month 55	55,19,032	55,190	1,58,662	2,13,852	53,60,370
	Month 56	53,60,370	53,604	1,60,248	2,13,852	52,00,122
	Month 57	52,00,122	52,001	1,61,851	2,13,852	50,38,271
	Month 58	50,38,271	50,383	1,63,469	2,13,852	48,74,802
	Month 59	48,74,802	48,748	1,65,104	2,13,852	47,09,698
	Month 60	47,09,698	47,097	1,66,755	2,13,852	45,42,943
Year 6	Month 61	45,42,943	45,429	1,68,423	2,13,852	43,74,520
	Month 62	43,74,520	43,745	1,70,107	2,13,852	42,04,413
	Month 63	42,04,413	42,044	1,71,808	2,13,852	40,32,605
	Month 64	40,32,605	40,326	1,73,526	2,13,852	38,59,079
	Month 65	38,59,079	38,591	1,75,261	2,13,852	36,83,818
	Month 66	36,83,818	36,838	1,77,014	2,13,852	35,06,804
	Month 67	35,06,804	35,068	1,78,784	2,13,852	33,28,020
	Month 68	33,28,020	33,280	1,80,572	2,13,852	31,47,448
	Month 69	31,47,448	31,474	1,82,378	2,13,852	29,65,070
	Month 70	29,65,070	29,651	1,84,201	2,13,852	27,80,869
	Month 71	27,80,869	27,809	1,86,043	2,13,852	25,94,826
	Month 72	25,94,826	25,948	1,87,904	2,13,852	24,06,922
Year 7	Month 73	24,06,922	24,069	1,89,783	2,13,852	22,17,139

Month 74	22,17,139	22,171	1,91,681	2,13,852	20,25,458
Month 75	20,25,458	20,255	1,93,597	2,13,852	18,31,861
Month 76	18,31,861	18,319	1,95,533	2,13,852	16,36,327
Month 77	16,36,327	16,363	1,97,489	2,13,852	14,38,838
Month 78	14,38,838	14,388	1,99,464	2,13,852	12,39,375
Month 79	12,39,375	12,394	2,01,458	2,13,852	10,37,916
Month 80	10,37,916	10,379	2,03,473	2,13,852	8,34,443
Month 81	8,34,443	8,344	2,05,508	2,13,852	6,28,936
Month 82	6,28,936	6,289	2,07,563	2,13,852	4,21,373
Month 83	4,21,373	4,214	2,09,638	2,13,852	2,11,735
Month 84	2,11,735	2,117	2,11,735	2,13,852	0

5771366.31 10938617.70

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.

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 v
 Assumption:
 1 Closing stock of each facility is 5%

5.2 Working

Sr. No.
A
1
2
3
4
5
6
B
Total
C
1
2
3
4
5
D

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), i

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Paddy Processing			7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622
Horticulture Processing			-	-	-	-	-	-
Total			7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622
Closing Stock								
Agri Input	0%	-	-	-	-	-	-	-
Trading	0%	-	-	-	-	-	-	-
Paddy Processing	5%	7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
Horticulture Processing	0%	-	-	-	-	-	-	-
Total		7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404

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

3 Capital Calculation

Particulars	Duration (In days)	Amount (Rs.)						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Accounts Receivables (Debtors)								
Agri Input	0	-	-	-	-	-	-	-
Custom Hiring	0	-	-	-	-	-	-	-
Cleaning & Grading	0	-	-	-	-	-	-	-
Dal Mill	0	-	-	-	-	-	-	-
Warehouse	0	-	-	-	-	-	-	-
Processing Unit - Horti Commodity	0	-	-	-	-	-	-	-
Subtotal		-	-	-	-	-	-	-
Closing Stock		7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
		7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
Accounts Payable & Accrued Expenses (Creditors)								
Agri Input	0	-	-	-	-	-	-	-
Custom Hiring	0	-	-	-	-	-	-	-
Cleaning & Grading	0	-	-	-	-	-	-	-
Dal Mill	0	-	-	-	-	-	-	-
Warehouse	0	-	-	-	-	-	-	-
Processing Unit - Horti Commodity	0	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-
Working Capital		7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
Own Contribution	25%	1,75,436	1,84,208	1,93,418	2,03,089	2,13,243	2,23,906	2,35,101

and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,84,48,517	2,03,08,246	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040
Facility 3 - Warehouse	8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	1,92,77,957	2,12,33,590	2,23,52,424	2,35,30,056	2,47,69,571	2,60,08,049	2,73,08,452
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,39,28,242	1,53,26,398	1,60,92,718	1,68,97,354	1,77,42,222	1,86,29,333	1,95,60,799
Facility 3 - Warehouse	5,44,800	5,72,040	6,00,642	6,30,674	6,62,208	6,95,318	7,30,084
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	1,44,73,042	1,58,98,438	1,66,93,360	1,75,28,028	1,84,04,429	1,93,24,651	2,02,90,883
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
Total Fixed Cost	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
Total Cost	1,52,48,042	1,67,12,188	1,75,47,798	1,84,25,187	1,93,46,447	2,03,13,769	2,13,29,458
Profit Before Depreciation ,Interest and Tax	40,29,915	45,21,402	48,04,626	51,04,869	54,23,124	56,94,280	59,78,994
Depreciation	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687
Amortization	90,680	90,680	90,680	90,680	90,680	-	-
Profit Before Interest and Tax	25,63,548	30,55,035	33,38,259	36,38,502	39,56,757	43,18,593	46,03,307
Interest on Term loan	13,75,791	13,29,756	11,66,147	9,81,450	7,72,972	5,37,679	2,72,152
Profit Before Tax	11,87,757	17,25,280	21,72,112	26,57,052	31,83,785	37,80,914	43,31,156
Less: Tax	(2,99,043)	(35,096)	1,87,536	4,05,380	6,21,753	8,45,968	10,49,055
Profit After Tax	14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Cumulative Profit	14,86,799	32,47,176	52,31,752	74,83,424	1,00,45,456	1,29,80,402	1,62,62,503

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	31,28,602	50,30,456	69,88,481	90,24,262	1,11,57,050	1,33,31,663	1,55,82,529
Accounts Receivables							
Other Current Assets							
Total Current Assets	31,28,602	50,30,456	69,88,481	90,24,262	1,11,57,050	1,33,31,663	1,55,82,529
Gross Fixed Assets	3,07,99,793	2,94,24,107	2,80,48,420	2,66,72,733	2,52,97,046	2,39,21,359	2,25,45,673
Less: Depreciation	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687
Net Fixed Assets	2,94,24,107	2,80,48,420	2,66,72,733	2,52,97,046	2,39,21,359	2,25,45,673	2,11,69,986
Preliminary & Pre- operative Expenses	3,62,720	2,72,040	1,81,360	90,680	0	0	0
TOTAL ASSETS	3,29,15,429	3,33,50,916	3,38,42,574	3,44,11,988	3,50,78,410	3,58,77,336	3,67,52,515
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	1,09,38,618	96,13,729	81,20,810	64,38,553	45,42,943	24,06,922	0
Differed Tax Liabilities							
TOTAL LIABILITIES	1,09,38,618	96,13,729	81,20,810	64,38,553	45,42,943	24,06,922	0
Share capital	17,38,096	17,38,096	17,38,096	17,38,096	17,38,096	17,38,096	17,38,096
Smart Grant -in-Aid	1,87,51,916	1,87,51,916	1,87,51,916	1,87,51,916	1,87,51,916	1,87,51,916	1,87,51,916
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	14,86,799	32,47,176	52,31,752	74,83,424	1,00,45,456	1,29,80,402
Profit & Loss) During the Year	14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Appropriation - Dividend							
Total Reserves	14,86,799	32,47,176	52,31,752	74,83,424	1,00,45,456	1,29,80,402	1,62,62,503
TOTAL EQUITY	2,19,76,811	2,37,37,187	2,57,21,764	2,79,73,435	3,05,35,467	3,34,70,414	3,67,52,515
TOTAL LIABILITIES & EQUITY	3,29,15,429	3,33,50,916	3,38,42,574	3,44,11,988	3,50,78,410	3,58,77,336	3,67,52,515
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.

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	1,92,77,957	2,12,33,590	2,23,52,424	2,35,30,056	2,47,69,571	2,60,08,049	2,73,08,452
2	Equity/ Share capital	17,38,096						
	Reinvestment							
3	Smart Grant -in-Aid	1,87,51,916						
4	Long Term Loan	1,09,38,618						
5	Short Term Loan	5,26,308	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
	Sub Total (A)	5,12,32,894	2,19,70,421	2,31,26,096	2,43,42,412	2,56,22,544	2,69,03,672	2,82,48,855
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	1,86,27,219						
b	Machinery and Equipment	1,17,72,574						
c	Furniture & Fixture	2,50,000						
d	It Infrastructure	1,50,000						
e	Vehicle	-						
f	Preliminary Expenses	4,53,400						
2	Operational Expenditure							
a	Variable Cost	1,44,73,042	1,58,98,438	1,66,93,360	1,75,28,028	1,84,04,429	1,93,24,651	2,02,90,883
b	Fixed Cost	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
3	Loan Repayment							
	LTL - Principal	-	13,24,889	14,92,918	16,82,258	18,95,610	21,36,021	24,06,922
	LTL - Interest	13,12,634	12,41,336	10,73,307	8,83,967	6,70,615	4,30,204	1,59,303
	STL - Principal	5,26,308	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
	STL - Interest	63,157	88,420	92,841	97,483	1,02,357	1,07,475	1,12,848
4	Tax	(2,99,043)	(35,096)	1,87,536	4,05,380	6,21,753	8,45,968	10,49,055
	Sub Total (B)	4,81,04,292	2,00,68,567	2,11,68,071	2,23,06,631	2,34,89,755	2,47,29,059	2,59,97,990
	Net Cash Flow (A-B)	31,28,602	19,01,854	19,58,025	20,35,781	21,32,789	21,74,613	22,50,866
	Opening Cash and Bank		31,28,602	50,30,456	69,88,481	90,24,262	1,11,57,050	1,33,31,663
	Cumulative Cash Balance	31,28,602	50,30,456	69,88,481	90,24,262	1,11,57,050	1,33,31,663	1,55,82,529

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.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		14,86,799.45	17,60,376.36	19,84,576.10	22,51,671.58	25,62,032.15	29,34,946.78	32,82,100.53
Add: Depreciation		13,75,686.80	13,75,686.80	13,75,686.80	13,75,686.80	13,75,686.80	13,75,686.80	13,75,686.80
Add: Preliminary expense written off		90,680.00	90,680.00	90,680.00	90,680.00	90,680.00	0.00	0.00
Add: Grant In Aid		1,87,51,916.05						
Net Cash Accrual (A)		2,17,05,082.30	32,26,743.17	34,50,942.91	37,18,038.39	40,28,398.95	43,10,633.58	46,57,787.34
Initial Investment/ Net Cash Accrual	(3,14,28,629.3269)	2,17,05,082.30	32,26,743.17	34,50,942.91	37,18,038.39	40,28,398.95	43,10,633.58	46,57,787.34
IRR		14.84%						
Present Value Equivalent		0.87	0.76	0.66	0.57	0.50	0.44	0.38
Present Value of Future Inflows		1,89,00,592.58	24,46,765.60	22,78,661.03	21,37,813.44	20,16,983.71	18,79,425.04	17,68,387.92
Operating Net Cash Inflow					3,14,28,629.33			
Present Capital Outflow					3,14,28,629.33			
					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	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,84,48,517	2,03,08,246	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040
Facility 3 - Warehouse	8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	1,92,77,957	2,12,33,590	2,23,52,424	2,35,30,056	2,47,69,571	2,60,08,049	2,73,08,452
Total Variable Exp	1,41,74,000	1,58,63,342	1,68,80,896	1,79,33,408	1,90,26,183	2,01,70,619	2,13,39,938
Contribution	51,03,957	53,70,249	54,71,528	55,96,648	57,43,388	58,37,431	59,68,513
Total Fixed exp	36,17,158	36,09,872	34,86,952	33,44,976	31,81,356	29,02,484	26,86,413
BEP	71%	67%	64%	60%	55%	50%	45%

Average BEP

58.82%

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	14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Add: Grant In Aid	1,87,51,916						
Add: Depreciation	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687
Add: Preliminary exp Written off	90,680	90,680	90,680	90,680	90,680	0	0
Net Cash Accrual (A)	2,17,05,082	32,26,743	34,50,943	37,18,038	40,28,399	43,10,634	46,57,787
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	1,97,31,893	26,66,730	25,92,744	25,39,470	25,01,319	24,33,240	23,90,181

Total Discounted Cash Flows 3,48,55,578

Present Value of Outflow 3,14,28,629

NPV 34,26,948.77

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	14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Average net profit				2323214.71			
Total Project cost				31428629.33			
ROI				7.39%			

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	3,14,28,629							
Profit after Tax & Dividend		14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Add: Depreciation		13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687
Add: Preliminary exp Written off		90,680	90,680	90,680	90,680	90,680	-	-
Add: Grant In Aid		1,87,51,916						
Net Cash Accrual (A)		2,17,05,082	32,26,743	34,50,943	37,18,038	40,28,399	43,10,634	46,57,787
Cashflow - Initial Investment	(97,23,547)	(64,96,804)	(30,45,861)	6,72,177	47,00,576			

Payback period (in years) - Project

3.83

The payback period refers to the amount of time it takes to recover the cost of an investment

9.6 Debt Service Covergae Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit After Tax	14,86,799	17,60,376	19,84,576	22,51,672	25,62,032	29,34,947	32,82,101
Add: Depreciation	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687	13,75,687
Add: Amortization	90,680	90,680	90,680	90,680	90,680		
Interest on TL	13,12,634	12,41,336	10,73,307	8,83,967	6,70,615	4,30,204	1,59,303
Total	42,65,800	44,68,079	45,24,250	46,02,006	46,99,014	47,40,838	48,17,091

1,77,91,157
14,86,799

Total Annual EMI	13,12,634	25,66,225	25,66,225	25,66,225	25,66,225	25,66,225	25,66,225
Debt Service Coverage Ratio (DSCR)	3.25	1.74	1.76	1.79	1.83	1.85	1.88

Average DSCR 2.01

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	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,93,70,943	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040	2,72,14,992
Facility 3 - Warehouse	8,70,912	9,71,611	10,80,203	11,97,225	13,23,249	13,89,411	14,58,882
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	2,02,41,855	2,22,95,270	2,34,70,045	2,47,06,559	2,60,08,049	2,73,08,452	2,86,73,874
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
Variable Cost	1,51,96,694	1,58,98,438	1,66,93,360	1,75,28,028	1,84,04,429	1,93,24,651	2,02,90,883
Total Operational Expenses	1,59,71,694	1,67,12,188	1,75,47,798	1,84,25,187	1,93,46,447	2,03,13,769	2,13,29,458
Net Income	42,70,160	55,83,082	59,22,247	62,81,371	66,61,602	69,94,682	73,44,417

Quantity Variance 5%
Cost Variance 5%

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,84,48,517	2,03,08,246	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040
Facility 3 - Warehouse	8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	1,92,77,957	2,12,33,590	2,23,52,424	2,35,30,056	2,47,69,571	2,60,08,049	2,73,08,452
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	7,75,000.00	8,13,750.00	8,54,437.50	8,97,159.38	9,42,017.34	9,89,118.21	10,38,574.12
Variable Cost	1,51,96,694.49	1,66,93,360.02	1,75,28,028.02	1,84,04,429.43	1,93,24,650.90	2,02,90,883.44	2,13,05,427.61
Total Operational Expenses	1,59,71,694.49	1,75,07,110.02	1,83,82,465.52	1,93,01,588.80	2,02,66,668.24	2,12,80,001.65	2,23,44,001.73
Net Income	33,06,262.39	37,26,480.38	39,69,958.00	42,28,467.18	45,02,902.38	47,28,047.50	49,64,449.87

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,75,26,091	1,92,92,834	2,02,57,476	2,12,70,350	2,23,33,867	2,34,50,560	2,46,23,088
Facility 3 - Warehouse	7,87,968	8,79,077	9,77,327	10,83,204	11,97,225	12,57,086	13,19,941
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	1,83,14,059	2,01,71,911	2,12,34,802	2,23,53,553	2,35,31,092	2,47,07,647	2,59,43,029
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
Variable Cost	1,37,49,390	1,51,03,516	1,58,58,692	1,66,51,627	1,74,84,208	1,83,58,418	1,92,76,339
Total Operational Expenses	1,45,24,390	1,59,17,266	1,67,13,130	1,75,48,786	1,84,26,225	1,93,47,537	2,03,14,913
Net Income	37,89,669	42,54,645	45,21,673	48,04,767	51,04,867	53,60,110	56,28,116

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	1,84,48,517	2,03,08,246	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040
Facility 3 - Warehouse	8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	1,92,77,957	2,12,33,590	2,23,52,424	2,35,30,056	2,47,69,571	2,60,08,049	2,73,08,452
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	7,75,000	8,13,750	8,54,438	8,97,159	9,42,017	9,89,118	10,38,574
Variable Cost	1,37,49,390	1,51,03,516	1,58,58,692	1,66,51,627	1,74,84,208	1,83,58,418	1,92,76,339
Total Operational Expenses	1,45,24,390	1,59,17,266	1,67,13,130	1,75,48,786	1,84,26,225	1,93,47,537	2,03,14,913
Net Income	47,53,567	53,16,324	56,39,294	59,81,270	63,43,345	66,60,513	69,93,538

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	201
Total No of Non-members Cultivating Grain Crops	0
Total	201
Average Land Holding per Member (Acres)	2.936
Total Cultivated Land under Grain Cereals (Acres)	590.84

10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops

Season	Crop	Cultivation in (H)	Total Land under Cultivation (in Acres)	Yield/Acre (in Quintals)	Total Production in (Quintals)	Consumption in (Quintals)	Marketable Surplus (in Quintals)
Kharif	Sorghum	100	100	10	1000	100	900
	Wheat	20	20	2	40	40	0
	Maize	10	10	1	10	10	0
	Green Gram/Mung	5	5	0.5	2.5	2.5	0
	Black Gram/Urad	5	5	0.5	2.5	2.5	0
	Mustard	5	5	0.5	2.5	2.5	0
	Other	5	5	0.5	2.5	2.5	0
Area Under Rabi Cultivation (in Acres)	Cultivated	100	100	10	1000	100	900
	Wheat	20	20	2	40	40	0
	Maize	10	10	1	10	10	0
	Other	70	70	7	700	700	0
Rabi	Sorghum	100	100	10	1000	100	900
	Wheat	20	20	2	40	40	0
	Maize	10	10	1	10	10	0
	Other	70	70	7	700	700	0
Area Under Summer Cultivation (in Acres)	Cultivated	100	100	10	1000	100	900
	Wheat	20	20	2	40	40	0
Summer	Sorghum	100	100	10	1000	100	900
	Wheat	20	20	2	40	40	0

Note: Please note the crops/units/vegetable grown in the PPC settlement which has marketable surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

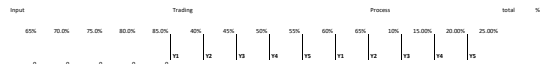
Particulars	11	12	13	14	15	16	17
Sorghum	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Green Gram/Mung	0	0	0	0	0	0	0
Black Gram/Urad	0	0	0	0	0	0	0
Mustard	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	11	12	13	14	15	16	17
Sorghum	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Green Gram/Mung	0	0	0	0	0	0	0
Black Gram/Urad	0	0	0	0	0	0	0
Mustard	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

10.5 Culti-vity Area Designated for Joint Stock Storage Centre

Particulars	11	12	13	14	15	16	17
Sorghum	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Green Gram/Mung	0	0	0	0	0	0	0
Black Gram/Urad	0	0	0	0	0	0	0
Mustard	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0



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

Capacity
No. of Hours

5
8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	177	177	177	177	177	177	177
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	6500	6500	6500	6500	6500	6500	6500
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
Paddy/Rice	585	585	585	585	585	585	585
0	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
Total Quantity to be Processed	7085	7085	7085	7085	7085	7085	7085
Job Work (0%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (0%)	-	-	-	-	-	-	-
Quantity for sale (100%)	-	-	-	-	-	-	-
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Paddy/Rice	585	585	585	585	585	585	585
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Output (KG)							
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							
Rice/ Paddy							
Rice (60 %)	4,251	4,251	4,251	4,251	4,251	4,251	4,251
Husk and Powder (10%)	708	708	708	708	708	708	708
Broken Rice (30%)	2,125	2,125	2,125	2,125	2,125	2,125	2,125
Maize							
Safflower							
Paddy/Rice							
0							
0							
Groundnut							

0									
0									

Packaging (In Kg)

50

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

			70%	73.50%	77.18%	81.03%	85.09%	89.34%	93.81%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Rice Sale									
Rice Sale	Per 50 Kg Bag	2600	1,46,99,302	1,62,46,597	1,70,58,927	1,79,11,873	1,88,07,467	1,97,47,840	2,07,35,232
Broken Rice Sale	Per 50 Kg Bag	800	22,61,431	24,99,476	26,24,450	27,55,673	28,93,456	30,38,129	31,90,036
			-	-	-	-	-	-	-
Husk and Powder	Kg	30	14,87,784	15,62,173	16,40,281	17,22,296	18,08,410	18,98,831	19,93,772
Job Work Charges	Kg		-	-	-	-	-	-	-
Revenue			1,84,48,517	2,03,08,246	2,13,23,659	2,23,89,842	2,35,09,334	2,46,84,800	2,59,19,040
Expenses									
Variable Cost									
Paddy	Quintals	2,500	1,23,98,197	1,30,18,107	1,36,69,012	1,43,52,463	1,50,70,086	1,58,23,590	1,66,14,770
			-	-	-	-	-	-	-
			-	-	-	-	-	-	-
			-	-	-	-	-	-	-
Daily Labour	15	300	5,57,919	5,85,815	6,15,106	6,45,861	6,78,154	7,12,062	7,47,665
Electricity Charges	800	8	7,93,485	8,33,159	8,74,817	9,18,558	9,64,485	10,12,710	10,63,345
Loading/Unloading Charges	Quintals	15	1,36,494	1,43,319	1,50,485	1,58,009	1,65,909	1,74,205	1,82,915
packaging Exp		25	1,48,778	1,56,217	1,64,028	1,72,230	1,80,841	1,89,883	1,99,377
Transportation Charges		100	5,95,113	6,24,869	6,56,113	6,88,918	7,23,364	7,59,532	7,97,509
Add: Opening Stock				7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622
Less: Closing Stock			7,01,744	7,36,831	7,73,672	8,12,356	8,52,974	8,95,622	9,40,404
Total Variable Cost			1,39,28,242	1,53,26,398	1,60,92,718	1,68,97,354	1,77,42,222	1,86,29,333	1,95,60,799
Fixed Cost									
Fixed Cost			-	-	-	-	-	-	-
Total expenses			1,39,28,242	1,53,26,398	1,60,92,718	1,68,97,354	1,77,42,222	1,86,29,333	1,95,60,799
Operating Profit			45,20,275	49,81,848	52,30,941	54,92,488	57,67,112	60,55,468	63,58,241

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 1,080.00 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	10,368.00	11,016.00	11,664.00	12,312.00	12,960.00	12,960.00	12,960.00

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
Vegetable									
Storage Charges per MT per Month		80	8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Total Revenue			8,29,440	9,25,344	10,28,765	11,40,214	12,60,237	13,23,249	13,89,411
Expenses									
Variable Cost									
Damage	MT	20	86,400	90,720	95,256	1,00,019	1,05,020	1,10,271	1,15,784
Fumigation	MT	15	1,94,400	2,04,120	2,14,326	2,25,042	2,36,294	2,48,109	2,60,515
Electricity		12,000	1,44,000	1,51,200	1,58,760	1,66,698	1,75,033	1,83,785	1,92,974
Security Guard		10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Variable Cost			5,44,800	5,72,040	6,00,642	6,30,674	6,62,208	6,95,318	7,30,084
Fixed Cost									
Warehouse Manager		1	-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			5,44,800	5,72,040	6,00,642	6,30,674	6,62,208	6,95,318	7,30,084
Operating profit			2,84,640	3,53,304	4,28,123	5,09,540	5,98,029	6,27,931	6,59,327

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 Hire Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required hrs/Acre	Total Acres	No. of Liters Used	Total no. of Liters required	Service Charge/Acre (Amount Rs.)	Labour Requirement	Total No. of Days Labour Required
1	Tractor/Plow	0	0	0	0	0	0	0	0	0	0	0
2	Cultivator	0	0	0	0	0	0	0	0	0	0	0
3	Harrow	0	0	0	0	0	0	0	0	0	0	0
4	HPF Seed Sowing Machine	0	0	0	0	0	0	0	0	0	0	0
5	Mobile Threshing	0	0	0	0	0	0	0	0	0	0	0
6		0	0	0	0	0	0	0	0	0	0	0
7		0	0	0	0	0	0	0	0	0	0	0
8		0	0	0	0	0	0	0	0	0	0	0
9		0	0	0	0	0	0	0	0	0	0	0
10		0	0	0	0	0	0	0	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%	115.70%	121.55%	127.67%	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue										
Custom Hire Charges										
Tractor/Plow	0	3000	-	-	-	-	-	-	-	-
Cultivator	0	1800	-	-	-	-	-	-	-	-
Harrow	0	1800	-	-	-	-	-	-	-	-
HPF Seed Sowing Machine	0	1200	-	-	-	-	-	-	-	-
Mobile Threshing	0	3000	-	-	-	-	-	-	-	-
	0	0	-	-	-	-	-	-	-	-
	0	0	-	-	-	-	-	-	-	-
	0	0	-	-	-	-	-	-	-	-
	0	0	-	-	-	-	-	-	-	-
Total Revenue										
Expenses										
Variable Expenses										
Fuel	liters	0	100	-	-	-	-	-	-	-
Tractor Lubricant	liters of Diesel	0	900	-	-	-	-	-	-	-
Total Variable Cost				-	-	-	-	-	-	-
Fixed Cost										
Office	No.	1	-	-	-	-	-	-	-	-
Total Fixed Cost				-	-	-	-	-	-	-
Total Expenses				-	-	-	-	-	-	-
Operating Income				-	-	-	-	-	-	-

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

0							
0							
0							
0							
0							
0							
0							
Pomegranate Arils	-	-	-	-	-	-	-
Pomegranate Juice	-	-	-	-	-	-	-
Pomegranate Powder	-	-	-	-	-	-	-
0							
0							
0							

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
Revenue									
Pomegranate Arils	Quintals	150	-	-	-	-	-	-	-
Pomegranate Juice	Ltrs	40	-	-	-	-	-	-	-
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
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		4	-	-	-	-	-	-	-
Add: Opening Stock									
Less: Closing Stock									
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Machine Operator	1		-	-	-	-	-	-	-
Support Staff	2		-	-	-	-	-	-	-
Fixed Cost			-	-	-	-	-	-	-
Total expenses			-	-	-	-	-	-	-
Operating Profit			-	-	-	-	-	-	-

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