

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	12120252.00	60%	7272151.20
2	Machinery and Equipment	34384964.00	60%	20630978.40
3	Furniture and Fixture	0.00	60%	0.00
4	IT & It Infrastructure	0.00	60%	0.00
5	Transport vehical (Refer van and other)	0.00	60%	0.00
6	Preliminary Expenses	2325272.60	60%	1395163.56
7	Working Capital	5306391.03		
<b>Total</b>		<b>54136879.63</b>		<b>29298293.16</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 preoprtaive expenditure , design, construction and Working Capital

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		2,92,98,293
2	Bank Finance - Long Term Loan	0%	-
3	Own Contribution		2,48,38,586
<b>Total</b>			<b>5,41,36,880</b>

54%

46%

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)	44.84%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	21.58%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	16.78%	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)	1,42,15,515	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	4.28	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project. >2





Sr. No.	Machine & Equipment's	Unit	Quantity	Rate	Power Kw.	Amount
<b>Building &amp; Electrification</b>						
1	Building & Electrification	Sq Mtr	646	0.16		102.71
						102.71
<b>Packhouse &amp; Splice Processing Plant; Capacity 0.5TPH (Input)</b>						
<b>Section : 1 :Sorting Grading including washing Sorting Grading including washing line for fruits &amp; vegetables including Tomato, Onion and Potato (5 TPH)</b>						
A.1	Belt Elevator to drum washer	Nos.	1	2.40	0.75	2.40
A.2	Root Veg Brush Drum Washer	Nos.	1	7.40	3.75	7.40
A.3	Belt Elevator to Inspection Conveyor	Nos.	1	2.20	0.75	2.20
A.4	Primary Inspection Coveyer	Nos.	1	4.15	1.05	4.15
A.5	Tank Washer with agitator	Nos.	1	6.40	5.25	6.40
A.6	Belt Washer with Modular Belt	Nos.	1	6.20	3.00	6.20
A.7	De-watering Conveyor With 1.0 H.P. Drive	Nos.	1	6.35	3.00	6.35
<b>Sub Total - A :</b>					<b>17.55</b>	<b>35.10</b>
<b>Section : 2 : Frozen Vegetable Preparation Line - Common</b>						
B.1	Slicer -Dicer-Shredder ( 200 Kg/Hr)	Nos.	2	5.50	1.50	11.00
B.2	Multifunctional Veg Cutter ( 300-800 Kg/Hr Taiwan)	Nos.	1	6.50	1.80	6.50
B.3	SS Working Table 1.1 x 2.2 Mtr. (Inspection, Paste Filling in Silicon Sheets)	Nos.	4	0.30		1.20
B.7	SS Tray -Trolley -SS- 304 ( @ 60 Tray)	Nos.	16	0.45		7.20
B.8	SS 304 Tray [800 x 400 x 25 mm]	Nos.	960	0.02		17.76
B.9	Silicon Tray for Cubes	Nos.	3000	0.01		29.10
<b>Sub Total - B :</b>					<b>28.00</b>	<b>72.76</b>
<b>Section : 3 : Weighing &amp; Packging Lines for final product</b>						
C.1	Multipurpose Packing Platform 11.50 Mtr	Nos.	1	13.13	3.50	13.13
C.2	Packaging SS Table 0.6 X1.20 Mtr	Nos.	12	0.15		1.82
C.3	FFS Machine for 2-5 gm. Powder / Granule Pouch	Nos.	4	1.40	9.00	5.60
C.4	FFS Machine for 250/500 gm; 2 Head Filler	Nos.	1	9.75	5.00	9.75
C.5	Vacuumed packaging Machine Single Chamber	Nos.	1	2.25	4.00	2.25
C.6	Carton Packaging Machine – Taiwan Make	Nos.	1	0.42	2.00	0.42

C.7	Primary Wet pulveriser (500 Kg /Hr)	Nos.	1	9.87	9.40	9.87
C.8	Secondary Set Pulveriser ( 500 Kg/Hr)	Nos.	1	7.50	9.40	7.50
<b>Sub Total - C :</b>					<b>42.30</b>	<b>50.35</b>

Section-4 : Blast Freezer						
D.1	Modular - Blast Freezer – 4,000 Kg./Batch	Nos.	1	90.80	65.00	90.80
Sub Total – D :					65.00	90.80
Section – 5 : Utilities & Accessories (Compulsory - Recommended)						
E.1	Ro Water treatment plant	Nos.	1	3.36	3.00	3.36
E.2	Paste Collection/Transfer Trolleys	Nos.	6	0.26		1.56
E.3	Transfer Trolley Lifter – Electric	Nos.	1	3.00	2.25	3.00
E.4	Pneumatic Paste Filler 4 Head (Silicon Tray)	Nos.	1	4.00	0.50	4.00
E.5	RO Water Holding Tank	Nos.	1	1.60	----	1.60
E.6	Utilities Transfer Pump	Nos.	2	0.13	1.20	0.25
E.7	Hydraulic Manual Trolley	Nos.	2	0.18	----	0.35
E.8	On Line Coding Device for FFS Machine	Nos.	5	0.15		0.75
E.9	Air Compressor–5 HP/225 Ltr. Tank for Forming Mc. With 20 CFM Air Dryer + Pre & Post Filter	Nos.	1	2.42	3.75	2.42
E.10	Effluent Treatment Plant	Nos.	1	19.65		19.65
Sub Total – E :					27.95	36.94
Total A+B+C+D+E+F+G						388.66
Installation Charges						5.45
GST@18%						70.94
Final Total						465.05



### 3.2 Depreciation

Particulars	As per companies Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	1,21,20,252	1,17,36,040	1,13,51,828	1,09,67,616	1,05,83,404	1,01,99,192	98,14,980
Depreciation	3,84,212	3,84,212	3,84,212	3,84,212	3,84,212	3,84,212	3,84,212
Accumulated Depreciation	3,84,212	7,68,424	11,52,636	15,36,848	19,21,060	23,05,272	26,89,484
Net Fixed Assets	1,17,36,040	1,13,51,828	1,09,67,616	1,05,83,404	1,01,99,192	98,14,980	94,30,768
<b>Plant and Machinery</b>							
Asset Value	3,43,84,964	3,22,08,396	3,00,31,828	2,78,55,259	2,56,78,691	2,35,02,123	2,13,25,555
Depreciation	21,76,568	21,76,568	21,76,568	21,76,568	21,76,568	21,76,568	21,76,568
Accumulated Depreciation	21,76,568	43,53,136	65,29,705	87,06,273	1,08,82,841	1,30,59,409	1,52,35,978
Net Fixed Assets	3,22,08,396	3,00,31,828	2,78,55,259	2,56,78,691	2,35,02,123	2,13,25,555	1,91,48,986
<b>Gross Fixed Asset</b>	<b>4,65,05,216</b>	<b>4,39,44,436</b>	<b>4,13,83,656</b>	<b>3,88,22,875</b>	<b>3,62,62,095</b>	<b>3,37,01,315</b>	<b>3,11,40,535</b>
<b>Total Depreciation</b>	<b>25,60,780</b>	<b>25,60,780</b>	<b>25,60,780</b>	<b>25,60,780</b>	<b>25,60,780</b>	<b>25,60,780</b>	<b>25,60,780</b>
<b>Accumulated Depreciation</b>	<b>25,60,780</b>	<b>51,21,560</b>	<b>76,82,341</b>	<b>1,02,43,121</b>	<b>1,28,03,901</b>	<b>1,53,64,681</b>	<b>1,79,25,461</b>
<b>Net Fixed Assets</b>	<b>4,39,44,436</b>	<b>4,13,83,656</b>	<b>3,88,22,875</b>	<b>3,62,62,095</b>	<b>3,37,01,315</b>	<b>3,11,40,535</b>	<b>2,85,79,755</b>

### 3.2 Depreciation

Particulars	As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	1,21,20,252	1,09,08,227	98,17,404	88,35,664	79,52,097	71,56,888	64,41,199
Depreciation	12,12,025	10,90,823	9,81,740	8,83,566	7,95,210	7,15,689	6,44,120
Accumulated Depreciation	12,12,025	23,02,848	32,84,588	41,68,155	49,63,364	56,79,053	63,23,173
Net Fixed Assets	1,09,08,227	98,17,404	88,35,664	79,52,097	71,56,888	64,41,199	57,97,079
<b>Plant and Machinery</b>							
Asset Value	3,43,84,964	2,92,27,219	2,48,43,136	2,11,16,666	1,79,49,166	1,52,56,791	1,29,68,273
Depreciation	51,57,745	43,84,083	37,26,470	31,67,500	26,92,375	22,88,519	19,45,241
Accumulated Depreciation	51,57,745	95,41,828	1,32,68,298	1,64,35,798	1,91,28,173	2,14,16,691	2,33,61,932
Net Fixed Assets	2,92,27,219	2,48,43,136	2,11,16,666	1,79,49,166	1,52,56,791	1,29,68,273	1,10,23,032
<b>Gross Fixed Asset</b>							
Total Depreciation	4,65,05,216	4,01,35,446	3,46,60,541	2,99,52,330	2,59,01,263	2,24,13,679	1,94,09,471
Accumulated Depreciation	63,69,770	54,74,906	47,08,211	40,51,066	34,87,585	30,04,207	25,89,361
Net Fixed Assets	4,01,35,446	3,46,60,541	2,99,52,330	2,59,01,263	2,24,13,679	1,94,09,471	1,68,20,111

Amortization: Straight Line Method (SLM) is used

Companies Act IT Act

Depreciation: Straight Line Method (SLM) is used

	SLM	WDV
Land	0.00%	0.00%
Building	3.17%	10.00%
Furniture and Electrification	10.00%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	11.88%	15.00%
Plant and machinery	6.33%	15.00%

Amortization: Straight Line Method (SLM) is used

Pre-operative or pre-incubation	20%	20%
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### 3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055
Total Value		4,65,055	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	84,70,133	1,10,30,375	1,28,75,522	1,48,70,043	1,70,24,263	1,98,14,219	2,23,21,486
Add Depreciation as per companies Act	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780
Less Depreciation as per IT Act	63,69,770	54,74,906	47,08,211	40,51,066	34,87,585	30,04,207	25,89,361
Taxable Income	46,61,143	81,16,250	1,07,28,092	1,33,79,757	1,60,97,458	1,93,70,792	2,22,92,906
Provision of Taxes	12,11,897	21,10,225	27,89,304	34,78,737	41,85,339	50,36,406	57,96,156

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		41,56,823	45,54,547	50,03,702	54,86,386	60,04,929	65,61,400
Trading							
Grain Processing		33,57,222	37,45,400	41,64,004	46,15,105	51,00,905	56,23,748
Horticulture Processing							
Total		74,94,045	82,99,948	91,67,706	1,01,01,490	1,11,05,734	1,21,85,148
Closing Stock							
Agri Input	5%						
Trading	5%	41,56,823	45,54,547	50,03,702	54,86,386	60,04,929	65,61,400
Grain Processing	5%	33,57,222	37,45,400	41,64,004	46,15,105	51,00,905	56,23,748
Horticulture Processing	5%						
Total		74,94,045	82,99,948	91,67,706	1,01,01,490	1,11,05,734	1,21,85,148

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

Assumption: 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sl. No.	Particulars	Overhead (100%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A</b>	Accounts Receivable (Debtors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading	30	87,44,894	93,45,634	1,05,01,337	1,15,28,746	1,26,32,642	1,38,18,106	1,50,90,535
4	Dal Mill								
5	Warehouse								
6	Processing Unit - Hari Commodity	45	82,57,473	96,68,277	1,07,50,944	1,19,17,377	1,31,73,575	1,45,23,600	1,59,79,894
	Subtotal		1,65,02,367	1,92,14,312	2,12,52,281	2,34,46,123	2,58,06,217	2,83,43,706	3,10,70,429
<b>B</b>	Closing Stock		74,94,045	82,99,948	91,67,706	1,01,01,490	1,11,05,734	1,21,85,148	1,33,44,739
	Total		2,39,96,411	2,75,14,159	3,04,19,987	3,35,47,613	3,69,11,951	4,05,28,854	4,44,15,167
<b>C</b>	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading	7	15,47,531	17,83,193	19,59,295	21,48,548	23,51,829	25,70,866	28,04,247
4	Dal Mill								
5	Warehouse								
	Processing Unit - Hari Commodity	7	12,23,316	14,29,147	15,80,124	17,66,526	19,47,195	21,47,027	23,61,974
	Total		27,70,847	32,12,341	35,48,419	39,10,074	42,99,023	47,17,892	51,66,221
<b>D</b>	Working Capital		2,12,25,564	2,43,01,818	2,68,71,568	2,96,37,539	3,26,12,928	3,58,11,761	3,92,48,946
	Own Contribution	25%	53,06,391						

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	10,03,12,875	11,61,38,551	12,77,66,265	14,02,66,404	15,36,97,142	16,81,20,287	18,36,01,503
Facility 6 - Processing Unit - Horti Commodity	6,69,77,280	7,84,22,904	8,72,02,105	9,66,63,169	10,68,52,334	11,78,18,758	12,96,14,694
<b>Total Revenue</b>	<b>16,72,90,155</b>	<b>19,45,61,455</b>	<b>21,49,68,370</b>	<b>23,69,29,573</b>	<b>26,05,49,476</b>	<b>28,59,39,045</b>	<b>31,32,16,197</b>
Variable Cost							
Facility 1 - Cleaning & Grading	8,06,92,674	9,29,80,796	10,21,63,217	11,20,31,429	12,26,31,054	13,40,10,563	14,62,21,445
Facility 6 - Processing Unit - Horti Commodity	6,37,87,213	7,45,19,831	8,28,61,478	9,18,50,990	10,15,32,299	11,19,52,112	12,31,60,075
<b>Total Variable Cost</b>	<b>14,44,79,886</b>	<b>16,75,00,627</b>	<b>18,50,24,695</b>	<b>20,38,82,419</b>	<b>22,41,63,353</b>	<b>24,59,62,675</b>	<b>26,93,81,521</b>
Fixed Cost							
Facility 1 - Cleaning & Grading	5,40,000	5,67,000	5,95,350	6,25,118	6,56,373	6,89,192	7,23,652
Facility 6 - Processing Unit - Horti Commodity	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Admin Expenses	82,64,000	88,91,400	95,60,880	1,02,75,080	1,10,36,797	1,18,48,998	1,27,14,827
<b>Total Fixed Cost</b>	<b>94,04,000</b>	<b>1,00,88,400</b>	<b>1,08,17,730</b>	<b>1,15,94,772</b>	<b>1,24,22,474</b>	<b>1,33,03,959</b>	<b>1,42,42,536</b>
<b>Total Cost</b>	<b>15,38,83,886</b>	<b>17,75,89,027</b>	<b>19,58,42,425</b>	<b>21,54,77,191</b>	<b>23,65,85,827</b>	<b>25,92,66,634</b>	<b>28,36,24,057</b>
<b>Profit Before Depreciation, Interest and Tax</b>	<b>1,34,06,269</b>	<b>1,69,72,428</b>	<b>1,91,25,945</b>	<b>2,14,52,383</b>	<b>2,39,63,649</b>	<b>2,66,72,411</b>	<b>2,95,92,140</b>
Depreciation	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780
Amortization	4,65,055	4,65,055	4,65,055	4,65,055	4,65,055	-	-
<b>Profit Before Interest and Tax</b>	<b>1,03,80,434</b>	<b>1,39,46,594</b>	<b>1,61,00,110</b>	<b>1,84,26,548</b>	<b>2,09,37,814</b>	<b>2,41,11,631</b>	<b>2,70,31,360</b>
Interest on Term loan	19,10,301	29,16,218	32,24,588	35,56,505	39,13,551	42,97,411	47,09,874
<b>Profit Before Tax</b>	<b>84,70,133</b>	<b>1,10,30,375</b>	<b>1,28,75,522</b>	<b>1,48,70,043</b>	<b>1,70,24,263</b>	<b>1,98,14,219</b>	<b>2,23,21,486</b>
Less: Tax	12,11,897	21,10,225	27,89,304	34,78,737	41,85,339	50,36,406	57,96,156
<b>Profit After Tax</b>	<b>72,58,236</b>	<b>89,20,150</b>	<b>1,00,86,218</b>	<b>1,13,91,306</b>	<b>1,28,38,924</b>	<b>1,47,77,813</b>	<b>1,65,25,331</b>
<b>Cumulative Profit</b>	<b>3,76,25,886</b>	<b>5,18,58,886</b>	<b>6,26,64,605</b>	<b>7,40,56,911</b>	<b>8,69,95,835</b>	<b>10,17,73,648</b>	<b>11,83,99,979</b>

### 7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
Current Assets							
Cash and Bank Balance	1,55,90,461	2,75,36,447	4,06,48,500	5,50,65,641	7,09,30,399	8,82,68,993	10,73,55,104
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>1,55,90,461</b>	<b>2,75,36,447</b>	<b>4,06,48,500</b>	<b>5,50,65,641</b>	<b>7,09,30,399</b>	<b>8,82,68,993</b>	<b>10,73,55,104</b>
Gross Fixed Assets	4,65,05,216	4,39,44,436	4,13,83,656	3,88,22,875	3,62,62,095	3,37,01,315	3,11,40,535
Less: Depreciation	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780	25,60,780
<b>Net Fixed Assets</b>	<b>4,39,44,436</b>	<b>4,13,83,656</b>	<b>3,88,22,875</b>	<b>3,62,62,095</b>	<b>3,37,01,315</b>	<b>3,11,40,535</b>	<b>2,85,79,755</b>
Preliminary & Pre-operative Expenses	18,60,218	13,95,164	9,30,109	4,65,055	0	0	0
<b>TOTAL ASSETS</b>	<b>6,13,95,115</b>	<b>7,03,15,266</b>	<b>8,04,01,484</b>	<b>9,17,92,791</b>	<b>10,46,31,714</b>	<b>11,94,09,528</b>	<b>13,59,34,859</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
<b>TOTAL LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Share capital	2,48,38,586	2,48,38,586	2,48,38,586	2,48,38,586	2,48,38,586	2,48,38,586	2,48,38,586
Smart Grant -in-Aid	2,92,98,293	2,92,98,293	2,92,98,293	2,92,98,293	2,92,98,293	2,92,98,293	2,92,98,293
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	72,58,236	1,61,78,386	2,62,64,605	3,76,55,911	5,04,94,835	6,52,72,648
Profit & Loss) During the Year	72,58,236	89,20,150	1,00,86,218	1,13,91,306	1,28,38,924	1,47,77,813	1,65,25,331
Appropriation - Dividend	0	0	0	0	0	0	0
Total Reserves	72,58,236	1,61,78,386	2,62,64,605	3,76,55,911	5,04,94,835	6,52,72,648	8,17,97,979
<b>TOTAL EQUITY</b>	<b>6,13,95,115</b>	<b>7,03,15,266</b>	<b>8,04,01,484</b>	<b>9,17,92,791</b>	<b>10,46,31,714</b>	<b>11,94,09,528</b>	<b>13,59,34,859</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>6,13,95,115</b>	<b>7,03,15,266</b>	<b>8,04,01,484</b>	<b>9,17,92,791</b>	<b>10,46,31,714</b>	<b>11,94,09,528</b>	<b>13,59,34,859</b>
<b>CONTROL TICKER</b>							

### 8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1 Operating Profit</b>							
Total Revenue	16,72,90,155	19,45,61,455	21,49,68,370	23,69,29,573	26,05,49,476	28,59,39,045	31,32,16,197
<b>2 Equity/ Share capital</b>							
Reinvestment	2,48,38,586						
<b>3 Smart Grant -in-Aid</b>							
Long Term Loan	2,92,98,293						
4 Short Term Loan	1,59,19,173	2,43,01,818	2,68,71,568	2,96,37,539	3,26,12,928	3,58,11,761	3,92,48,946
<b>Sub Total (A)</b>	<b>23,73,46,208</b>	<b>21,88,63,273</b>	<b>24,18,39,939</b>	<b>26,65,67,112</b>	<b>29,31,62,404</b>	<b>32,17,50,806</b>	<b>35,24,65,143</b>
<b>Cash Outflow (Rs.)</b>							
<b>1 Capital Expenditure</b>							
a Land and Building	1,21,20,252						
b Machinery and Equipment	3,43,84,964						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	23,25,273						
<b>2 Operational Expenditure</b>							
a Variable Cost	14,44,79,886	16,75,00,627	18,50,24,695	20,38,82,419	22,41,63,353	24,59,62,675	26,93,81,521
b Fixed Cost	94,04,000	1,00,88,400	1,08,17,730	1,15,94,772	1,24,22,474	1,33,03,959	1,42,42,536
<b>3 Loan Repayment</b>							
LTL - Principal	-	-	-	-	-	-	-
LTL - Interest	-	-	-	-	-	-	-
STL - Principal	1,59,19,173	2,43,01,818	2,68,71,568	2,96,37,539	3,26,12,928	3,58,11,761	3,92,48,946
STL - Interest	19,10,301	29,16,218	32,24,588	35,56,505	39,13,551	42,97,411	47,09,874
<b>4 Tax</b>							
	12,11,897	21,10,225	27,89,304	34,78,737	41,85,339	50,36,406	57,96,156
<b>Sub Total (B)</b>	<b>22,17,55,746</b>	<b>20,69,17,288</b>	<b>22,87,27,886</b>	<b>25,21,49,971</b>	<b>27,72,97,645</b>	<b>30,44,12,213</b>	<b>33,33,79,032</b>
<b>Net Cash Flow (A-B)</b>	<b>1,55,90,461</b>	<b>1,19,45,985</b>	<b>1,31,12,053</b>	<b>1,44,17,141</b>	<b>1,58,64,758</b>	<b>1,73,38,594</b>	<b>1,90,86,111</b>
Opening Cash and Bank	1,55,90,461	1,55,90,461	2,75,36,447	4,06,48,500	5,30,65,641	7,09,30,399	8,82,68,993
<b>Cumulative Cash Balance</b>		<b>2,75,36,447</b>	<b>4,06,48,500</b>	<b>5,50,65,641</b>	<b>7,09,30,399</b>	<b>8,82,68,993</b>	<b>10,73,55,104</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		72,58,235.72	89,20,150.41	1,00,86,218.45	1,13,91,306.38	1,28,38,923.73	1,47,77,813.46	1,65,25,330.84
Add: Depreciation		25,60,780.21	25,60,780.21	25,60,780.21	25,60,780.21	25,60,780.21	25,60,780.21	25,60,780.21
Add: Preliminary expense written off		4,65,054.52	4,65,054.52	4,65,054.52	4,65,054.52	4,65,054.52	0.00	0.00
Net Cash Accrual (A)		1,02,84,070.45	1,19,45,985.14	1,31,12,053.18	1,44,17,141.11	1,58,64,758.46	1,73,38,593.67	1,90,86,111.05
Initial Investment/ Net Cash Accrual	(5,41,36,879.63)	1,02,84,070.45	1,19,45,985.14	1,31,12,053.18	1,44,17,141.11	1,58,64,758.46	1,73,38,593.67	1,90,86,111.05
IRR	16.78%							
Present Value Equivalent		0.86	0.73	0.63	0.54			
Present Value of Future Inflows		88,06,433.74	87,59,756.37	82,33,335.02	77,52,098.17	73,04,804.67	68,36,346.09	64,44,105.57
Operating Net Cash Inflow					5,41,36,879.63			
Present Capital Outflow								5,41,36,879.63
								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	10,03,12,875	11,61,38,551	12,77,66,265	14,02,66,404	15,36,97,142	16,81,20,287	18,36,01,503
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comin	6,69,77,280	7,84,22,904	8,72,02,105	9,66,63,169	10,68,52,334	11,78,18,758	12,96,14,694
Total Receipts	16,72,90,155	19,45,61,455	21,49,68,370	23,69,29,573	26,05,49,476	28,59,39,045	31,32,16,197
Total Variable Exp	14,44,79,886	16,75,00,627	18,50,24,695	20,38,82,419	22,41,63,353	24,59,62,675	26,93,81,521
Contribution	2,28,10,269	2,70,60,828	2,99,43,675	3,30,47,155	3,63,86,123	3,99,76,370	4,38,34,677
Total Fixed exp	1,24,29,835	1,31,14,235	1,38,43,565	1,46,20,607	1,54,48,309	1,58,64,739	1,68,03,317
BEP	54%	48%	46%	44%	42%	40%	38%
Average BEP	44.84%						

### Fruit & Vegetables Crop Production Details

#### 11.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating F & V	400
Total No. of Non-members Cultivating F & V	200
<b>Total</b>	<b>600</b>
Average Land Holding per member (Acres)	1.5
<b>Total Cultivated Land Under F &amp; V (Acres)</b>	<b>900</b>

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption In (%)	Marketable Surplus (In Quintals)
Kharif	Onion	10%	0	0	0	10%	0
	Tomato	0%	0	0	0	5%	0
	Okra	0%	0	0	0	0%	0
	Sweet Corn	50%	450	50	22500	0%	22500
	Green Chilly	50%	450	120	54000	2%	52920
		0%	0	0	0	10%	0
		0%	0	0	0	2%	0
Area Under Vegetables in Rabbi Season (In Acres)	Onion	50%	450	0	0	0%	0
	Tomato	0%	0	0	0	10%	0
	Okra	0%	0	0	0	10%	0
	Sweet Corn	100%	450	50	22500	5%	21525
	Chilli	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Vegetables in Summer Season (In Acres)	Onion	0%	0	0	0	0%	0
	Tomato	0%	0	0	0	0%	0
	Okra	0%	0	0	0	0%	0
	Sweet Corn	0%	0	0	0	0%	0
	Chilli	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Fruit Crops (In Acres)	Pomegranate	0%	0	0	0	0%	0
	Custard Apple	0%	0	0	0	5%	0
	Guava	0%	0	0	0	5%	0
		0%	0	0	0	5%	0
		0%	0	0	0	5%	0
		0%	0	0	0	5%	0
		0%	0	0	0	5%	0

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

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

Particulars	40 Quinata/Hour						Tentative Wastage Percentage	
	Y1	Y2	Y3	Y4	Y5	Y6	Grains	Fruit and Vegetables
Capacity No. of Hours							3%	5%
No. of Working Days								
No. of Operation Days	204.00	214.20	224.40	234.60	244.80	255.00		265.20
Fruit & Vegetables Crop Production Details								
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Sweet Corn	11,250	11,813	12,375	12,938	13,500	14,063	14,625	14,625
Green Chilly	26,460	27,783	29,106	30,429	31,752	33,075	34,398	34,398
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Sweet Corn	11,250	11,813	12,375	12,938	13,500	14,063	14,625	14,625
Chilli	-	-	-	-	-	-	-	-
Total F & V Quantity to be Processed	48,960	51,408	53,856	56,304	58,752	61,200	63,648	63,648
Job Work for Grains	50%	50%	50%	50%	50%	50%	50%	50%
Quantity for trading of Grains	50%	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)								
Fruit & Vegetables Crop Production Details								
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Sweet Corn	11,250	11,813	12,375	12,938	13,500	14,063	14,625	14,625
Green Chilly	26,460	27,783	29,106	30,429	31,752	33,075	34,398	34,398
Onion	0	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0	0
Sweet Corn	11,250	11,813	12,375	12,938	13,500	14,063	14,625	14,625
Chilli	0	0	0	0	0	0	0	0
Fruit & Vegetables Crop Production Details								
Onion	-	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-
Sweet Corn	10,687.50	11,221.88	11,756.25	12,290.63	12,825.00	13,359.38	13,893.75	13,893.75

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

Capacity  
No. of Hours

10 Qths P Hour

12

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	326	347	367	388	408	428	449
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Sweet Corn	0	0	0	0	0	0	0
Green Chilly	9000	9562.5	10125	10687.5	11250	11812.5	12375
Sweet Corn	21168	22491	23814	25137	26460	27783	29106
Total Quantity to be Processed	9000	9562.5	10125	10687.5	11250	11812.5	12375
Job Work (0%)	39168	41616	44064	46512	48960	51408	53856
Quantity for Processing and Trading for PC	0%	0%	0%	0%	0%	0%	0%
Job Work (0%)	100%	100%	100%	100%	100%	100%	100%
Quantity for sale (100%)							
Sweet Corn	9,000	9,563	10,125	10,688	11,250	11,813	12,375
Green Chilly	21,168	22,491	23,814	25,137	26,460	27,783	29,106
Sweet Corn	9,000	9,563	10,125	10,688	11,250	11,813	12,375
Frozen Sweet Corn /Green Chilly Paste	15,667	16,646	17,626	18,605	19,584	20,563	21,542
Packaging (In Quintals)							
Frozen Sweet Corn /Green Chilly Paste	15,667.20	16,646.40	17,625.60	18,604.80	19,584.00	20,563.20	21,542.40

