

CONTACT US



CA. Bhairavnath Marathe
B. V. MARATHE AND CO.
Chartered Accountants
Murud | Latur | Pune

Contact: (M) 94200 92136 / (L) 02382-295695
Email: cbhairavnathmarathe@gmail.com

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	10,440,225	60%	6,264,135
2	Machinery and Equipment	2,879,200	60%	1,727,520
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	636,935		
Total		14,006,360		8,021,655

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	60%	8,021,655
2	Bank Finance - Long Term Loan	31%	4,062,425
3	Own Contribution	Balance	1,922,280
Total			14,006,360

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)	56.42%	Project Viable	BEP shall be between 40-60%
2	Avg. Return on Capital Employed Average (ROCE)	18.05%	Project Viable	RoCE for the project shall be between 15-20%
3	Internal Rate of Return (IRR)	12.44%	Project Viable	The project internal rate of return shall be between 10-15%
4	Net present value (at a discount rate of 10 per cent)	1,076,445	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
5	Payback period	4.59	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.77	Project Viable	DSCR shall be between 1.5% to 5%

3.1 Schedule of General Admin Expenses

100% 115.00% 132.2500% 152.0875% 174.9006% 201.1357% 231.3061%

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	30,000	360,000	414,000	476,100	547,515	629,642	724,089	832,702
Accountant	No.	1	22,000	264,000	303,600	349,140	401,511	461,738	530,998	610,648
Watchmen	No.	2	15,000	360,000	414,000	476,100	547,515	629,642	724,089	832,702
Telephone and internet Exp	Months	12	5,000	60,000	69,000	79,350	91,253	104,940	120,681	138,784
Office Electricity Exp	Months	12	3,000	36,000	41,400	47,610	54,752	62,964	72,409	83,270
Printing & Stationary	Months	12	2,000	24,000	27,600	31,740	36,501	41,976	48,273	55,513
Land Lease	Months	12	5,000	60,000	66,000	72,600	79,860	87,846	96,631	106,294
Misc. expenses	Months	12	25,000	300,000	345,000	396,750	456,263	524,702	603,407	693,918
Audit and Legal Compliances exper	Lumsum	1	100,000	100,000	115,000	132,250	152,088	174,901	201,136	231,306
Advertising Expenses	Lumsum	1	150,000	150,000	172,500	198,375	228,131	262,351	301,704	346,959
Insurance etc.	Lumsum	1	100,000	100,000	115,000	132,250	152,088	174,901	201,136	231,306
Repairs & maintenance	%	1	1,331,943	1,331,943	1,531,734	1,761,494	2,025,718	2,329,576	2,679,012	3,080,864
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				3,145,943	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266

3.2 Depreciation

Particulars	As per companies Act										As per I T Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17
Building																	
Asset Value	10,440,225	10,109,270	9,778,315	9,447,360	9,116,404	8,785,449	8,454,494	8,123,539	7,792,584	7,461,628	7,130,672	6,800,717	6,470,761	6,140,806	5,810,850	5,480,895	5,150,940
Accumulated Depreciation	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955	330,955
Net Fixed Assets	10,109,270	9,778,315	9,447,360	9,116,404	8,785,449	8,454,494	8,123,539	7,792,584	7,461,628	7,130,672	6,800,717	6,470,761	6,140,806	5,810,850	5,480,895	5,150,940	4,820,985
Plant and Machinery																	
Asset Value	2,879,200	2,696,947	2,514,693	2,332,440	2,150,187	1,967,933	1,785,680	1,603,426	1,421,172	1,238,919	1,056,665	874,411	692,157	510,904	328,650	146,396	64,142
Accumulated Depreciation	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253	182,253
Net Fixed Assets	2,696,947	2,514,693	2,332,440	2,150,187	1,967,933	1,785,680	1,603,426	1,421,172	1,238,919	1,056,665	874,411	692,157	510,904	328,650	146,396	64,142	18,889
Furniture and Electrification																	
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle																	
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT Infrastructure																	
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Fixed Asset	13,319,425	12,806,217	12,293,008	11,779,800	11,266,591	10,753,383	10,240,174	9,726,966	9,213,765	8,700,556	8,187,347	7,674,138	7,160,929	6,647,720	6,134,511	5,621,302	5,108,093
Total Depreciation	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Accumulated Depreciation	513,208	1,026,417	1,539,625	2,052,834	2,566,042	3,079,251	3,592,459	4,105,667	4,618,875	5,132,084	5,645,292	6,158,500	6,671,709	7,184,917	7,698,125	8,211,334	8,724,542
Net Fixed Assets	12,806,217	12,293,008	11,779,800	11,266,591	10,753,383	10,240,174	9,726,966	9,213,765	8,700,556	8,187,347	7,674,138	7,160,929	6,647,720	6,134,511	5,621,302	5,108,093	4,594,885

Amortization: Straight Line
Method (SLM) is used
Companies Ac/IT Act

Method (SLM) is used	SLM	WDY
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%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	10,000	10,000	10,000	10,000	10,000	10,000	-
Total Value		10,000	10,000	10,000	10,000	10,000	10,000	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	5,594,584	2,230,265	2,578,659	2,916,987	3,238,324	3,460,857	3,633,034
Add Depreciation as per companies	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Less Depreciation as per IT Act	1,475,903	1,306,718	1,157,692	1,026,321	910,427	808,112	717,720
Taxable Income	4,631,890	1,436,756	1,934,176	2,403,875	2,841,106	3,165,953	3,428,523
Provision of Taxes	1,389,567	431,027	580,253	721,162	852,332	949,786	1,028,557

Maximum Tax rate 30%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 4,062,425
 Interest rate /PA 12.00%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 75,255.92

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	4,062,425	40,624	-	40,624	4,062,425
	Month 2	4,062,425	40,624	-	40,624	4,062,425
	Month 3	4,062,425	40,624	-	40,624	4,062,425
	Month 4	4,062,425	40,624	-	40,624	4,062,425
	Month 5	4,062,425	40,624	-	40,624	4,062,425
	Month 6	4,062,425	40,624	-	40,624	4,062,425
	Month 7	4,062,425	40,624	34,632	75,256	4,027,793
	Month 8	4,027,793	40,278	34,978	75,256	3,992,815
	Month 9	3,992,815	39,928	35,328	75,256	3,957,487
	Month 10	3,957,487	39,575	35,681	75,256	3,921,806
	Month 11	3,921,806	39,218	36,038	75,256	3,885,768
	Month 12	3,885,768	38,858	36,398	75,256	3,849,370
Year 2	Month 13	3,849,370	38,494	36,762	75,256	3,812,608
	Month 14	3,812,608	38,126	37,130	75,256	3,775,478
	Month 15	3,775,478	37,755	37,501	75,256	3,737,977
	Month 16	3,737,977	37,380	37,876	75,256	3,700,101
	Month 17	3,700,101	37,001	38,255	75,256	3,661,846
	Month 18	3,661,846	36,618	38,637	75,256	3,623,208
	Month 19	3,623,208	36,232	39,024	75,256	3,584,184
	Month 20	3,584,184	35,842	39,414	75,256	3,544,770
	Month 21	3,544,770	35,448	39,808	75,256	3,504,962
	Month 22	3,504,962	35,050	40,206	75,256	3,464,756
	Month 23	3,464,756	34,648	40,608	75,256	3,424,147
	Month 24	3,424,147	34,241	41,014	75,256	3,383,133
Year 3	Month 25	3,383,133	33,831	41,425	75,256	3,341,708
	Month 26	3,341,708	33,417	41,839	75,256	3,299,870
	Month 27	3,299,870	32,999	42,257	75,256	3,257,612
	Month 28	3,257,612	32,576	42,680	75,256	3,214,933
	Month 29	3,214,933	32,149	43,107	75,256	3,171,826
	Month 30	3,171,826	31,718	43,538	75,256	3,128,288
	Month 31	3,128,288	31,283	43,973	75,256	3,084,315
	Month 32	3,084,315	30,843	44,413	75,256	3,039,902
	Month 33	3,039,902	30,399	44,857	75,256	2,995,046
	Month 34	2,995,046	29,950	45,305	75,256	2,949,740
	Month 35	2,949,740	29,497	45,759	75,256	2,903,982
	Month 36	2,903,982	29,040	46,216	75,256	2,857,765
Year 4	Month 37	2,857,765	28,578	46,678	75,256	2,811,087
	Month 38	2,811,087	28,111	47,145	75,256	2,763,942
	Month 39	2,763,942	27,639	47,617	75,256	2,716,326
	Month 40	2,716,326	27,163	48,093	75,256	2,668,233
	Month 41	2,668,233	26,682	48,574	75,256	2,619,659
	Month 42	2,619,659	26,197	49,059	75,256	2,570,600
	Month 43	2,570,600	25,706	49,550	75,256	2,521,050
	Month 44	2,521,050	25,211	50,045	75,256	2,471,005
	Month 45	2,471,005	24,710	50,546	75,256	2,420,459
	Month 46	2,420,459	24,205	51,051	75,256	2,369,407
	Month 47	2,369,407	23,694	51,562	75,256	2,317,846
	Month 48	2,317,846	23,178	52,077	75,256	2,265,768
Year 5	Month 49	2,265,768	22,658	52,598	75,256	2,213,170
	Month 50	2,213,170	22,132	53,124	75,256	2,160,046
	Month 51	2,160,046	21,600	53,655	75,256	2,106,390
	Month 52	2,106,390	21,064	54,192	75,256	2,052,198
	Month 53	2,052,198	20,522	54,734	75,256	1,997,464
	Month 54	1,997,464	19,975	55,281	75,256	1,942,183
	Month 55	1,942,183	19,422	55,834	75,256	1,886,349
	Month 56	1,886,349	18,863	56,392	75,256	1,829,956
	Month 57	1,829,956	18,300	56,956	75,256	1,773,000
	Month 58	1,773,000	17,730	57,526	75,256	1,715,474
	Month 59	1,715,474	17,155	58,101	75,256	1,657,373
	Month 60	1,657,373	16,574	58,682	75,256	1,598,691
Year 6	Month 61	1,598,691	15,987	59,269	75,256	1,539,422
	Month 62	1,539,422	15,394	59,862	75,256	1,479,560
	Month 63	1,479,560	14,796	60,460	75,256	1,419,100
	Month 64	1,419,100	14,191	61,065	75,256	1,358,035
	Month 65	1,358,035	13,580	61,676	75,256	1,296,359
	Month 66	1,296,359	12,964	62,292	75,256	1,234,067
	Month 67	1,234,067	12,341	62,915	75,256	1,171,152
	Month 68	1,171,152	11,712	63,544	75,256	1,107,607
	Month 69	1,107,607	11,076	64,180	75,256	1,043,427
	Month 70	1,043,427	10,434	64,822	75,256	978,606

1950

	Month 71	978,606	9,786	65,470	75,256	913,136
	Month 72	913,136	9,131	66,125	75,256	847,011
Year 7	Month 73	847,011	8,470	66,786	75,256	780,225
	Month 74	780,225	7,802	67,454	75,256	712,772
	Month 75	712,772	7,128	68,128	75,256	644,644
	Month 76	644,644	6,446	68,809	75,256	575,834
	Month 77	575,834	5,758	69,498	75,256	506,337
	Month 78	506,337	5,063	70,193	75,256	436,144
	Month 79	436,144	4,361	70,894	75,256	365,249
	Month 80	365,249	3,652	71,603	75,256	293,646
	Month 81	293,646	2,936	72,319	75,256	221,327
	Month 82	221,327	2,213	73,043	75,256	148,284
	Month 83	148,284	1,483	73,773	75,256	74,511
	Month 84	74,511	745	74,511	75,256	0

2051282.99

4062424.63

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	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing	4,293,045	4,293,045	4,829,676	5,409,237	6,034,680	6,709,145	7,435,969
Horticulture Processing	-	-	-	-	-	-	-
Total	4,293,045	4,293,045	4,829,676	5,409,237	6,034,680	6,709,145	7,435,969
Closing Stock	-	-	-	-	-	-	-
Agri Input	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing	4,293,045	4,829,676	5,409,237	6,034,680	6,709,145	7,435,969	8,218,702
Horticulture Processing	-	-	-	-	-	-	-
Total	4,293,045	4,829,676	5,409,237	6,034,680	6,709,145	7,435,969	8,218,702

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 material, in-process goods (WIP), or finished goods.

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

5.2 Working Capital Calculation

Sl. No.	Particulars	Duration (in days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivables (Debtors)									
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading	2	826,920	931,370	1,043,134	1,163,747	1,293,813	1,433,976	1,584,921
4	Cleaning & Grading		-	-	-	-	-	-	-
5	Warehouse		-	-	-	-	-	-	-
6	Processing Unit - Hort Commodity		-	-	-	-	-	-	-
Subtotal			826,920	931,370	1,043,134	1,163,747	1,293,813	1,433,976	1,584,921
B Closing Stock			4,293,045	4,829,676	5,409,237	6,034,680	6,709,145	7,435,969	8,218,702
Total			5,119,966	5,761,046	6,452,372	7,198,427	8,002,957	8,869,944	9,803,623
C Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading		-	-	-	-	-	-	-
4	Cleaning & Grading	5	1,935,292	2,236,013	2,504,628	2,794,515	3,107,130	3,444,019	3,806,829
5	Warehouse		-	-	-	-	-	-	-
Processing Unit - Hort Commodity			-	-	-	-	-	-	-
Total			1,935,292	2,236,013	2,504,628	2,794,515	3,107,130	3,444,019	3,806,829
Own Contribution			3,184,673	3,525,033	3,947,743	4,403,912	4,895,828	5,425,925	5,996,793

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
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	150,912,917	169,975,028	190,372,032	212,383,798	236,120,810	261,700,565	289,247,993
Facility 3 - Warehouse	720,000	815,760	916,618	1,022,792	1,134,513	1,168,548	1,203,605
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	151,632,917	170,790,788	191,288,649	213,406,590	237,255,323	262,869,113	290,451,598
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	141,276,335	163,228,922	182,837,858	203,999,615	226,820,454	251,413,377	277,898,541
Facility 3 - Warehouse	324,000	333,720	343,732	354,044	364,665	375,605	386,873
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	141,600,335	163,562,642	183,181,590	204,353,659	227,185,119	251,788,982	278,285,414
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	3,145,543	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Total Fixed Cost	3,145,543	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Total Cost	144,746,278	167,177,476	187,335,349	209,126,852	232,670,297	258,092,545	285,529,680
Profit Before Depreciation, Interest and Tax	6,886,640	3,613,312	3,953,300	4,279,738	4,585,026	4,776,568	4,921,917
Depreciation	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Amorization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	6,363,431	3,090,103	3,430,092	3,756,530	4,061,818	4,263,360	4,408,709
Interest on Term loan	768,847	859,838	851,433	839,543	823,493	802,503	775,675
Profit Before Tax	5,594,584	2,230,265	2,578,659	2,916,987	3,238,324	3,460,857	3,633,034
Less: Tax	1,389,567	431,027	580,253	721,162	852,332	949,786	1,028,557
Profit After Tax	4,205,017	1,799,239	1,998,406	2,195,824	2,385,993	2,511,071	2,604,477
Cumulative Profit	4,205,017	6,004,256	8,002,662	10,198,486	12,584,479	15,095,550	17,700,027

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.

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7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	5,152,106	7,008,316	9,004,563	11,131,599	13,373,722	15,646,323	17,916,997
Accounts Receivables							
Other Current Assets							
Total Current Assets	5,152,106	7,008,316	9,004,563	11,131,599	13,373,722	15,646,323	17,916,997
Gross Fixed Assets	13,319,425	12,806,217	12,293,008	11,779,800	11,266,591	10,753,383	10,240,174
Less: Depreciation	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Net Fixed Assets	12,806,217	12,293,008	11,779,800	11,266,591	10,753,383	10,240,174	9,726,966
Preliminary & Pre- operative Expenses	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	17,998,322	19,331,324	20,804,363	22,408,190	24,127,105	25,886,497	27,643,963
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	3,849,370	3,383,133	2,857,765	2,265,768	1,598,691	847,011	0
Differed Tax Liabilities							
TOTAL LIABILITIES	3,849,370	3,383,133	2,857,765	2,265,768	1,598,691	847,011	0
Share capital	1,922,280	1,922,280	1,922,280	1,922,280	1,922,280	1,922,280	1,922,280
Smart Grant -in-Aid	8,021,655	8,021,655	8,021,655	8,021,655	8,021,655	8,021,655	8,021,655
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	4,205,017	6,004,256	8,002,662	10,198,486	12,584,479	15,095,550
Profit & Loss) During the Year	4,205,017	1,799,239	1,998,406	2,195,824	2,385,993	2,511,071	2,604,477
Appropriation - Dividend							
Total Reserves	4,205,017	6,004,256	8,002,662	10,198,486	12,584,479	15,095,550	17,700,027
TOTAL EQUITY	14,148,952	15,948,191	17,946,597	20,142,421	22,528,414	25,039,485	27,643,963
TOTAL LIABILITIES & EQUITY	17,998,322	19,331,324	20,804,363	22,408,190	24,127,105	25,886,497	27,643,963
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	151,632,917	170,790,788	191,288,649	213,406,590	237,255,323	262,869,113	290,451,598
2	Equity/ Share capital	1,922,280						
	Reinvestment							
3	Smart Grant -in-Aid	8,021,655						
4	Long Term Loan	4,062,425						
5	Short Term Loan	2,388,505	3,525,033	3,947,743	4,403,912	4,895,828	5,425,925	5,996,793
	Sub Total (A)	168,027,782	174,315,822	195,236,393	217,810,502	242,151,151	268,295,039	296,448,391
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	10,440,225						
b	Machinery and Equipment	2,879,200						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	50,000						
2	Operational Expenditure							
a	Variable Cost	141,600,335	163,562,642	183,181,590	204,353,659	227,185,119	251,788,982	278,285,414
b	Fixed Cost	3,145,943	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
3	Loan Repayment							
	LTL - Principal	213,055	466,237	525,368	591,997	667,077	751,679	847,011
	LTL - Interest	482,226	436,834	377,704	311,074	235,994	151,392	56,060
	STL - Principal	2,388,505	3,525,033	3,947,743	4,403,912	4,895,828	5,425,925	5,996,793
	STL - Interest	286,621	423,004	473,729	528,469	587,499	651,111	719,615
4	Tax	1,389,567	431,027	580,253	721,162	852,332	949,786	1,028,557
	Sub Total (B)	162,875,676	172,459,612	193,240,145	215,683,467	239,909,027	266,022,438	294,177,717
	Net Cash Flow (A-B)	5,152,106	1,856,210	1,996,247	2,127,036	2,242,124	2,272,600	2,270,674
	Opening Cash and Bank		5,152,106	7,008,316	9,004,563	11,131,599	13,373,722	15,646,323
	Cumulative Cash Balance	5,152,106	7,008,316	9,004,563	11,131,599	13,373,722	15,646,323	17,916,997

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 over an upcoming time period.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		4,205,017.09	1,799,238.71	1,998,406.30	2,195,824.37	2,385,992.76	2,511,071.20	2,604,477.06
Add: Depreciation		513,208.49	513,208.49	513,208.49	513,208.49	513,208.49	513,208.49	513,208.49
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		4,728,225.58	2,322,447.20	2,521,614.79	2,719,032.86	2,909,201.26	3,024,279.69	3,117,685.55
Initial Investment/ Net Cash Accrual	(14,006,359)	4,728,225.58	2,322,447.20	2,521,614.79	2,719,032.86	2,909,201.26	3,024,279.69	3,117,685.55
Rate		12.44%						
Present Value Equivalent		0.89	0.79	0.70	0.63	0.56	0.49	0.44
Present Value of Future Inflow		4,205,284.17	1,837,131.19	1,774,067.25	1,701,386.95	1,619,047.42	1,496,941.80	1,372,500.26
Operating Net Cash Inflow					14,006,359.65			
Present Capital Outflow					14,006,359.65			
					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 - Clearing & Grading							
Facility 2 - Processing Unit - Clearing	180,912,917	169,975,028	190,372,032	212,383,798	236,120,810	261,706,365	289,247,993
Facility 3 - Warehouse	720,000	815,760	916,618	1,022,792	1,134,313	1,168,348	1,203,605
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Float	-	-	-	-	-	-	-
Total Receipts	181,632,917	170,790,788	191,288,649	213,406,590	237,255,123	262,874,713	290,451,598
Total Variable Exp	141,600,335	163,562,642	183,181,550	204,353,659	227,185,119	251,788,982	278,285,414
Contribution	10,032,582	7,228,146	8,107,099	9,052,931	10,070,003	11,085,732	12,166,184
Total Fixed exp	3,669,151	4,138,042	4,676,967	5,296,401	6,008,287	6,816,774	7,757,475
IRP	37%	37%	38%	39%	40%	40%	40%

Average BEP 56.42%

Break-even point (IRP) is a term in accounting that refers to the situation where a company's revenue 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	4,203,017	1,799,239	1,998,406	2,195,824	2,385,993	2,511,071	2,604,477
Add: Depreciation	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Add: Preliminary exp Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	4,726,225	2,322,447	2,521,615	2,719,032	2,909,201	3,024,280	3,117,685
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	4,299,387	1,919,378	1,894,527	1,857,136	1,806,385	1,707,127	1,599,806

Total Discounted Cash Flows 15,082,805

Present Value of Outflow 14,006,360

NPV 1,076,445.42

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

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	4,205,017	1,799,239	1,998,406	2,195,824	2,385,993	2,511,071	2,604,477
Average net profit				2,285,755.35			
Total Project cost				14,006,359.65			
ROI				18.05%			

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	14,006,360							
Profit after Tax & Dividend		4,208,017	1,799,299	1,908,406	2,195,824	2,385,993	2,511,071	2,604,477
Add: Depreciation		513,208	513,208	513,208	513,208	513,208	513,208	513,208
Add: Preliminary exp. Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		4,728,226	2,322,447	2,521,615	2,719,038	2,909,201	3,024,280	3,117,686
Cashflow - Initial Investment		(9,278,134)	(6,955,687)	(4,434,072)	(1,715,039)	1,194,162		

Payback period (In years) - Project

4.59

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	6,886,640	3,613,312	3,953,300	4,270,739	4,585,026	4,776,568	4,921,917
Add: Depreciation	513,208	513,208	513,208	513,208	513,208	513,208	513,208
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Investment on TL	482,226	436,834	377,704	311,074	235,994	151,392	36,060
Total	7,892,075	4,573,355	4,854,212	5,114,021	5,344,228	5,441,168	5,491,186
Total Annual EMI	695,291	903,071	903,071	903,071	903,071	903,071	903,071
Debt Service Coverage Ratio (DSCR)	11.35	5.06	5.38	5.66	5.92	6.00	6.00

Average DSCR

4.77

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 - Clean	158,428,563	178,473,780	199,890,633	223,002,988	247,026,851	274,785,593	303,710,492
Facility 3 - Warehouse	756,000	856,548	962,448	1,073,932	1,191,239	1,226,076	1,263,785
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Income	159,214,563	179,330,328	200,853,082	224,076,920	249,118,090	276,012,569	304,974,177
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	3,145,843	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Variable Cost	148,680,352	165,562,642	183,181,590	204,353,659	227,185,119	251,788,982	278,295,414
Total Operational Expenses	151,826,294	167,177,476	187,335,349	209,126,852	232,670,297	258,092,545	285,579,680
Net Income	7,388,269	12,152,851	13,517,733	14,950,068	16,447,792	17,920,024	19,444,397

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit - Clean	150,912,917	169,975,028	190,372,032	212,383,798	236,120,810	261,700,565	289,247,993
Facility 3 - Warehouse	720,000	815,760	916,618	1,022,792	1,134,513	1,168,548	1,203,605
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Income	151,632,917	170,790,788	191,288,649	213,406,590	237,255,323	262,869,113	290,451,598
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	3,145,843	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Variable Cost	148,680,352	171,740,774	192,340,660	214,571,342	238,544,375	264,378,471	292,199,685
Total Operational Expenses	151,826,294	175,355,608	196,494,428	219,344,535	244,029,553	270,681,904	299,443,951
Net Income	(93,377)	(4,564,820)	(5,205,779)	(5,937,945)	(6,774,230)	(7,812,881)	(8,992,353)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit - Clean	143,367,271	161,476,277	180,853,430	201,264,008	224,314,770	249,615,537	276,781,593
Facility 3 - Warehouse	684,000	774,972	870,787	971,653	1,077,787	1,110,121	1,147,124
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Income	144,051,271	162,251,249	181,724,217	202,235,661	225,392,557	249,725,658	275,929,018
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	3,145,843	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Variable Cost	134,520,318	155,384,510	174,022,510	194,135,976	215,825,863	239,199,533	264,371,143
Total Operational Expenses	137,666,261	158,999,344	178,176,269	198,909,169	221,311,041	245,503,096	271,615,409
Net Income	6,385,011	3,251,905	3,547,947	3,827,092	4,081,516	4,222,562	4,313,608

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit - Clean	150,912,917	169,975,028	190,372,032	212,383,798	236,120,810	261,700,565	289,247,993
Facility 3 - Warehouse	720,000	815,760	916,618	1,022,792	1,134,513	1,168,548	1,203,605
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
Total Income	151,632,917	170,790,788	191,288,649	213,406,590	237,255,323	262,869,113	290,451,598
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation)	3,145,843	3,614,834	4,153,759	4,773,193	5,485,179	6,303,563	7,244,266
Variable Cost	134,520,318	155,384,510	174,022,510	194,135,976	215,825,863	239,199,533	264,371,143
Total Operational Expenses	137,666,261	158,999,344	178,176,269	198,909,169	221,311,041	245,503,096	271,615,409
Net Income	13,966,656	11,791,444	13,112,380	14,497,421	15,944,282	17,366,017	18,836,188

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	952
Total No. of Non- members Cultivating Grain Crops	0
Total	952
Average Land Holding per Member (Acres)	1.528361345
Total Cultivated Land under grain Crop(Acres)	1455

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	40%	582.00	30	17,460.00	5%	16,587.00
	Red Gram/Tur	30%	436.50	12	5,238.00	10%	4,714.20
	Paddy/Rice	0%	-	-	-	-	-
	Green Gram/ Moong	15%	218.25	10	2,182.50	5%	2,073.37
	Maize	0%	-	-	-	-	-
	Black Gram/Udid	15%	218.25	10	2,182.50	5%	2,073.37
	Bajra	0%	-	-	-	-	-
	Jawar	0%	-	-	20	-	-
	Surflower	0%	-	-	-	-	-
	Area Under Rabbi Cultivation (In Acres)	30%	436.5	-	-	-	-
Rabbi	Wheat	0%	-	-	-	-	-
	Bengal Gram/Channa	50%	218.25	12	2,619.00	20%	2,095.20
	Jawar	0%	-	-	-	-	-
	Maize	0%	-	-	-	-	-
	Safflower	0%	-	-	-	-	-
		0%	-	-	-	-	-
		0%	-	-	-	-	-
Area Under Summer Cultivation (In Acres)	5%	72.75	-	-	-	-	
Summer	Groundnut	0%	-	-	-	-	-
		0%	-	-	-	-	-
		0%	-	-	-	-	

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

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	9%	5%	10%	15%	20%	25%	30%

Soybean	-	-	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-	-	-
Groundnut	0	0	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	78%	75%	80%	85%	90%	95%	100%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	11,610.90	12,440.25	13,269.60	14,098.95	14,928.30	15,757.65	16,587.00
Red Gram/Tur	3,299.94	3,535.65	3,771.36	4,007.07	4,242.78	4,478.49	4,714.20
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,451.36	1,555.03	1,658.70	1,762.37	1,866.04	1,969.71	2,073.37
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,451.36	1,555.03	1,658.70	1,762.37	1,866.04	1,969.71	2,073.37
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,466.64	1,571.40	1,676.16	1,780.92	1,885.68	1,990.44	2,095.20
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Groundnut	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0

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

Capacity
 No. of Hours

16 Q's P Hour

8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	151	161	172	183	194	204	215
Soybean	11,611	12,440	13,270	14,099	14,928	15,758	16,587
Red Gram/Tur	3,300	3,536	3,771	4,007	4,243	4,478	4,714
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,451	1,555	1,659	1,762	1,866	1,970	2,073
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,451	1,555	1,659	1,762	1,866	1,970	2,073
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,467	1,571	1,676	1,781	1,886	1,990	2,095
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Quantity to be Processed	19,280	20,657	22,035	23,412	24,789	26,166	27,543
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Soybean	11,611	12,440	13,270	14,099	14,928	15,758	16,587
Red Gram/Tur	3,300	3,536	3,771	4,007	4,243	4,478	4,714
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,451	1,555	1,659	1,762	1,866	1,970	2,073
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,451	1,555	1,659	1,762	1,866	1,970	2,073
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-

Bengal Gram/Channa	1,467	1,571	1,676	1,781	1,885	1,990	2,095
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (KG)							
Soybean							
Soya seeds (80%)	9,288.72	9,952.20	10,615.68	11,279.16	11,942.64	12,606.12	13,269.60
Soya waste material	2,322.18	2,488.05	2,653.92	2,819.79	2,985.65	3,151.53	3,317.40
Red Gram/Tur							
Tur Seeds (80%)	2,639.95	2,828.52	3,017.09	3,205.66	3,394.22	3,582.79	3,771.36
Husk and Powder	659.99	707.13	754.27	801.41	848.55	895.70	942.84
Paddy/Rice							
Green Gram/Moong							
Seeds (80%)	1,161.09	1,244.02	1,326.96	1,409.89	1,492.83	1,575.76	1,658.70
Husk and Powder	290.27	311.01	331.74	352.47	373.21	393.94	414.67
Maize							
Black Gram/Udid							
Udid Seeds (80%)	1,161.09	1,244.02	1,326.96	1,409.89	1,492.83	1,575.76	1,658.70
Husk and Powder	290.27	311.01	331.74	352.47	373.21	393.94	414.67
Bajra							
Jawar							
Seeds (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Sunflower							
Wheat							

Bengal Gram/Channa									
Seed (80%)	1,173.3	1,257.1	1,340.9	1,424.7	1,508.5	1,592.4	1,676.2		
Husk and Powder	293.3	314.3	335.2	356.2	377.1	398.1	419.0		
Jawar									
Maize									
Safflower									
	0								
	0								
	0								
Groundnut									
	0								
	0								
	0								

Packaging (In Kg) 100

Machine Operator	1	-	-	-	-	-	-	-	-	-	-
Loose tools & consumables	1	-	-	-	-	-	-	-	-	-	-
Fixed Cost											
Total expenses		141,276,335	163,228,922	182,837,858	203,999,615	226,820,454	251,413,377	277,898,541			
Operating Profit		9,636,582	6,746,106	7,534,173	8,384,182	9,300,357	10,287,188	11,349,452			

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

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 600.00 MT

No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	50%	55%	60%	65%	70%	70%	70%
Total Quantity Stored per Annum	3,600.00	3,960.00	4,320.00	4,680.00	5,040.00	5,040.00	5,040.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	103.00%	106.09%	109.27%	112.55%	115.93%	119.41%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		200	720,000	815,760	916,618	1,022,792	1,134,513	1,168,548	1,203,605
Total Revenue			720,000	815,760	916,618	1,022,792	1,134,513	1,168,548	1,203,605
Expenses									
Variable Cost									
Dunnage	MT	15	36,000	37,080	38,192	39,338	40,518	41,734	42,986
Fumigation	MT	15	108,000	111,240	114,577	118,015	121,555	125,202	128,958
Electricity		15,000	180,000	185,400	190,962	196,691	202,592	208,669	214,929
Total Variable Cost			324,000	333,720	343,732	354,044	364,665	375,605	386,873
Fixed Cost									
Warehouse Manager		1	-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			324,000	333,720	343,732	354,044	364,665	375,605	386,873
Operating profit			396,000	482,040	572,886	668,749	769,848	792,943	816,732

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 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 Required
1	Double Plough			5	5	0	4	12	0	3000	1	0
2	Cultivator			6	6	0	2	8	0	1800	1	0
3	Rotavator			6	6	0	2	8	0	1800	1	0
4	BBF Seed Sowing Machine			6	6	0	2	4	0	1200	1	0
5	Mobile Threshing			6	6	0	2	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

Confidor Boyer		2,200	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-
Expenses									
Seeds (Rate/KG)									
Variable Cost									
Soybean		85	-	-	-	-	-	-	-
Red Gram/Tur		75	-	-	-	-	-	-	-
Paddy/Rice		57	-	-	-	-	-	-	-
Green Gram/ Moong		80	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Black Gram/Udid		70	-	-	-	-	-	-	-
Bajra		25	-	-	-	-	-	-	-
Jawar		25	-	-	-	-	-	-	-
Rabi Crop									
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									
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Citrus Fruits									
Mango			-	-	-	-	-	-	-
Watermelon			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Fertilizer(Rate/KG)									
SSP		6	-	-	-	-	-	-	-
Urea		5	-	-	-	-	-	-	-
DAP		27	-	-	-	-	-	-	-
Pesticide									
Dupont Coragen		3,500	-	-	-	-	-	-	-
Confidor Boyer		2,500	-	-	-	-	-	-	-
Loading & Unloading		15	-	-	-	-	-	-	-
Transportation Cost		30	-	-	-	-	-	-	-
Add: Opening Stock									
Less: Closing Stock									
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Rent	12		-	-	-	-	-	-	-
Agri Input Center Manager	1		-	-	-	-	-	-	-
Support Staff	1		-	-	-	-	-	-	-
Electricity Charges	12		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Operating cost			-	-	-	-	-	-	-
Operating Profit			-	-	-	-	-	-	-

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

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Citrus Fruits	Kg	75	-	-	-	-	-	-	-
Banana	Kg	35	-	-	-	-	-	-	-
Custard Apple	Kg	85	-	-	-	-	-	-	-
Guava	Kg	95	-	-	-	-	-	-	-
Mango	Kg	100	-	-	-	-	-	-	-
Watermelon	Kg	40	-	-	-	-	-	-	-
Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Citrus Fruits	Quintals	3 900	-	-	-	-	-	-	-
Banana	Quintals	1 450	-	-	-	-	-	-	-
Custard Apple	Quintals	4 900	-	-	-	-	-	-	-
Guava	Quintals	5 400	-	-	-	-	-	-	-
Mango	Quintals	6 900	-	-	-	-	-	-	-
Watermelon	Quintals	3 400	-	-	-	-	-	-	-
Other Consumables	Quintals	2 000	-	-	-	-	-	-	-
Daily Labour			4						
Electricity Charges			500						
Loading/Unloading Charges	Quintals			10					
packaging Exp				2					
Transportation Charges				1					
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