

Total

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

2.3 **Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	FURNITURE	1	50,000	50,000
				-
				-
				-
				-
				-
Total				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	1	30,000	30,000
2	SOFTWARE	1	12,000	12,000
				-
				-
				-
				-
Total				42,000

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 REPORT	25,000
2	LEGAL EXP	6,000
Total		31,000

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

15,290,000	350
------------	-----

ind total amount



3.1 Schedule of General Admin Expenses

Particulars	Unit	No. of Unit	Unit Cost	100%	105.00%	110.25%	115.76%	121.55%	127.63%
				Y1	Y2	Y3	Y4	Y5	Y6
Manager	No.	1	30,000	360,000	378,000	396,900	416,745	437,582	459,461
Accountant	No.	1	15,000	180,000	189,000	198,450	208,373	218,791	229,731
Skilled worker	No.	5	7500	450,000	472,500	496,125	520,931	546,978	574,327
unskilled worker	No.	1	7000	84,000	88,200	92,610	97,241	102,103	107,208
Watchmen	No.	1	10,000	120,000	126,000	132,300	138,915	145,861	153,154
Telephone and internet Exp	Months	12	1,200	14,400	15,120	15,876	16,670	17,503	18,378
Office Electricity Exp	Months	12	180,000	2,160,000	2,268,000	2,381,400	2,500,470	2,625,494	2,756,768
Printing & Stationary	Months	12	15,000	180,000	189,000	198,450	208,373	218,791	229,731
Land Lease	Months	12	12,500	150,000	157,500	165,375	173,644	182,326	191,442
Misc. expenses	Months	12	60,000	720,000	756,000	793,800	833,490	875,165	918,923
Audit and Legal Compliances expenses	Lumsum	1	100,000	100,000	105,000	110,250	115,763	121,551	127,628
				-	-	-	-	-	-
				-	-	-	-	-	-
				-	-	-	-	-	-
				-	-	-	-	-	-
Total Admin Expense				4,518,400	4,744,320	4,981,536	5,230,613	5,492,143	5,766,751

3.2 Depreciation

Particulars	As per companies Act							
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Assets								
Building								
Asset Value	8,653,000	8,378,700	8,104,400	7,830,100	7,555,800	7,281,500	7,007,199	
Depreciation	274,300	274,300	274,300	274,300	274,300	274,300	274,300	
Accumulated Depreciation	274,300	548,600	822,900	1,097,200	1,371,501	1,645,801	1,920,101	
Net Fixed Assets	8,378,700	8,104,400	7,830,100	7,555,800	7,281,500	7,007,199	6,732,899	
Plant and Machinery								
Asset Value	15,290,000	14,322,143	13,354,286	12,386,429	11,418,572	10,450,715	9,482,858	
Depreciation	967,857	967,857	967,857	967,857	967,857	967,857	967,857	
Accumulated Depreciation	967,857	1,935,714	2,903,571	3,871,428	4,839,285	5,807,142	6,774,999	
Net Fixed Assets	14,322,143	13,354,286	12,386,429	11,418,572	10,450,715	9,482,858	8,515,001	
Furniture and Electrification								
Asset Value	50,000	45,000	40,000	35,000	30,000	25,000	20,000	
Depreciation	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Accumulated Depreciation	5,000	10,000	15,000	20,000	25,000	30,000	35,000	
Net Fixed Assets	45,000	40,000	35,000	30,000	25,000	20,000	15,000	
Veihcal								
Asset Value	-	-	-	-	-	-	-	
Depreciation	-	-	-	-	-	-	-	
Accumulated Depreciation	-	-	-	-	-	-	-	
Net Fixed Assets	-	-	-	-	-	-	-	
IT Infrastructure								
Asset Value	42,000	37,800	33,600	29,400	25,200	21,000	16,800	
Depreciation	4,200	4,200	4,200	4,200	4,200	4,200	4,200	
Accumulated Depreciation	4,200	8,400	12,600	16,800	21,000	25,200	29,400	
Net Fixed Assets	37,800	33,600	29,400	25,200	21,000	16,800	12,600	
Gross Fixed Asset	24,035,000	22,783,643	21,532,286	20,280,929	19,029,572	17,778,215	16,526,857	
Total Depreciation	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	
Accumulated Depreciation	1,251,357	2,502,714	3,754,071	5,005,428	6,256,786	7,508,143	8,759,500	
Net Fixed Assets	22,783,643	21,532,286	20,280,929	19,029,572	17,778,215	16,526,857	15,275,500	

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%
---------------------------------	-----	-----

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	6,200	6,200	6,200	6,200	6,200	-	-
Total Value		6,200	6,200	6,200	6,200	6,200	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
-------------	----	----	----	----	----	----	----

EBT	2,371,218	3,611,848	4,943,332	6,398,353	7,814,491	9,150,109	10,589,789
Add Depreciation as per companies Act	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Less Depreciation as per IT Act	3,180,600	2,742,825	2,368,045	2,046,573	1,770,402	1,532,848	1,328,289
Taxable Income	441,975	2,120,380	3,826,644	5,603,137	7,295,446	8,868,618	10,512,856
Provision of Taxes	114,913	551,299	994,927	1,456,816	1,896,816	2,305,841	2,733,343

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

134.01%

Y7
482,434
241,217
603,043
112,568
160,811
19,297
2,894,607
241,217
201,014
964,869
134,010
-
-
-
-
6,055,088

As per IT Act

Y1	Y2	Y3	Y4	Y5	Y6	Y7
8,653,000	7,787,700	7,008,930	6,308,037	5,677,233	5,109,510	4,598,559
865,300	778,770	700,893	630,804	567,723	510,951	459,856
865,300	1,644,070	2,344,963	2,975,767	3,543,490	4,054,441	4,514,297
7,787,700	7,008,930	6,308,037	5,677,233	5,109,510	4,598,559	4,138,703
15,290,000	12,996,500	11,047,025	9,389,971	7,981,476	6,784,254	5,766,616
2,293,500	1,949,475	1,657,054	1,408,496	1,197,221	1,017,638	864,992
2,293,500	4,242,975	5,900,029	7,308,524	8,505,746	9,523,384	10,388,376
12,996,500	11,047,025	9,389,971	7,981,476	6,784,254	5,766,616	4,901,624
50,000	45,000	40,500	36,450	32,805	29,525	26,572
5,000	4,500	4,050	3,645	3,281	2,952	2,657
5,000	9,500	13,550	17,195	20,476	23,428	26,085
45,000	40,500	36,450	32,805	29,525	26,572	23,915
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
42,000	25,200	15,120	9,072	5,443	3,266	1,960
16,800	10,080	6,048	3,629	2,177	1,306	784
16,800	26,880	32,928	36,557	38,734	40,040	40,824
25,200	15,120	9,072	5,443	3,266	1,960	1,176
24,035,000	20,854,400	18,111,575	15,743,530	13,696,957	11,926,555	10,393,707
3,180,600	2,742,825	2,368,045	2,046,573	1,770,402	1,532,848	1,328,289
3,180,600	5,923,425	8,291,470	10,338,043	12,108,445	13,641,293	14,969,583
20,854,400	18,111,575	15,743,530	13,696,957	11,926,555	10,393,707	9,065,417

4.1 Repayment Schedule

Loan Amount (Rs)	9,614,000
Interest rate /PA	11%
Loan Tenure in years	4
Moratorium Period (In Months)	6
EMI	Rs. 276,824.18

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	9,614,000	88,128	-	88,128	9,614,000
	Month 2	9,614,000	88,128	-	88,128	9,614,000
	Month 3	9,614,000	88,128	-	88,128	9,614,000
	Month 4	9,614,000	88,128	-	88,128	9,614,000
	Month 5	9,614,000	88,128	-	88,128	9,614,000
	Month 6	9,614,000	88,128	-	88,128	9,614,000
	Month 7	9,614,000	88,128	188,696	276,824	9,425,304
	Month 8	9,425,304	86,399	190,426	276,824	9,234,879
	Month 9	9,234,879	84,653	192,171	276,824	9,042,707
	Month 10	9,042,707	82,891	193,933	276,824	8,848,775
	Month 11	8,848,775	81,114	195,710	276,824	8,653,064
	Month 12	8,653,064	79,320	197,504	276,824	8,455,560
Year 2	Month 13	8,455,560	77,509	199,315	276,824	8,256,245
	Month 14	8,256,245	75,682	201,142	276,824	8,055,103
	Month 15	8,055,103	73,838	202,986	276,824	7,852,117
	Month 16	7,852,117	71,978	204,846	276,824	7,647,271
	Month 17	7,647,271	70,100	206,724	276,824	7,440,547
	Month 18	7,440,547	68,205	208,619	276,824	7,231,928
	Month 19	7,231,928	66,293	210,532	276,824	7,021,396
	Month 20	7,021,396	64,363	212,461	276,824	6,808,935
	Month 21	6,808,935	62,415	214,409	276,824	6,594,526
	Month 22	6,594,526	60,450	216,374	276,824	6,378,151
	Month 23	6,378,151	58,466	218,358	276,824	6,159,794
	Month 24	6,159,794	56,465	220,359	276,824	5,939,434
Year 3	Month 25	5,939,434	54,445	222,379	276,824	5,717,055
	Month 26	5,717,055	52,406	224,418	276,824	5,492,637
	Month 27	5,492,637	50,349	226,475	276,824	5,266,162
	Month 28	5,266,162	48,273	228,551	276,824	5,037,611
	Month 29	5,037,611	46,178	230,646	276,824	4,806,965
	Month 30	4,806,965	44,064	232,760	276,824	4,574,204
	Month 31	4,574,204	41,930	234,894	276,824	4,339,310
	Month 32	4,339,310	39,777	237,047	276,824	4,102,263
	Month 33	4,102,263	37,604	239,220	276,824	3,863,043
	Month 34	3,863,043	35,411	241,413	276,824	3,621,630
	Month 35	3,621,630	33,198	243,626	276,824	3,378,004
	Month 36	3,378,004	30,965	245,859	276,824	3,132,145
Year 4	Month 37	3,132,145	28,711	248,113	276,824	2,884,032
	Month 38	2,884,032	26,437	250,387	276,824	2,633,645
	Month 39	2,633,645	24,142	252,682	276,824	2,380,963
	Month 40	2,380,963	21,825	254,999	276,824	2,125,964
	Month 41	2,125,964	19,488	257,336	276,824	1,868,628
	Month 42	1,868,628	17,129	259,695	276,824	1,608,933
	Month 43	1,608,933	14,749	262,076	276,824	1,346,857
	Month 44	1,346,857	12,346	264,478	276,824	1,082,379
	Month 45	1,082,379	9,922	266,902	276,824	815,477
	Month 46	815,477	7,475	269,349	276,824	546,128
	Month 47	546,128	5,006	271,818	276,824	274,310
	Month 48	274,310	2,515	274,310	276,824	(0)
Year 5	Month 49					
	Month 50					
	Month 51					
	Month 52					
	Month 53					
	Month 54					
	Month 55					
	Month 56					
	Month 57					
	Month 58					
	Month 59					
	Month 60					
Year 6	Month 61					
	Month 62					
	Month 63					
	Month 64					
	Month 65					
	Month 66					
	Month 67					
	Month 68					
	Month 69					
	Month 70					

	Month 71					
	Month 72					
Year 7	Month 73					
	Month 74					
	Month 75					
	Month 76					
	Month 77					
	Month 78					
	Month 79					
	Month 80					
	Month 81					
	Month 82					
	Month 83					
	Month 84					

2541385.73

9614000.00

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 Calc

Particulars		Y1	Y2	Y3	Y4
Opening Stock					
Agri Input			-	-	-
Trading			-	-	-
Grain Processing			1,470,135	1,653,902	1,852,371
Horticulture Processing			-	-	-
Total			1,470,135	1,653,902	1,852,371
Closing Stock					
Agri Input	5%	-	-	-	-
Trading	5%	-	-	-	-
Grain Processing	5%	1,470,135	1,653,902	1,852,371	2,066,551
Horticulture Processing	5%	-	-	-	-
Total		1,470,135	1,653,902	1,852,371	2,066,551

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 (WIP) or finished goods

Assumption:

- 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4
A	Accounts Receivables (Debtors)					
1	Agri Input		-	-	-	-
2	Custom Hiring		-	-	-	-
3	Cleaning & Grading		-	-	-	-
4	Dal Mill	14	1,480,184	1,727,415	1,935,016	2,159,058
5	Warehouse		-	-	-	-
6	Processing Unit - Horti Commodity		-	-	-	-
	Subtotal		1,480,184	1,727,415	1,935,016	2,159,058
B	Closing Stock		1,470,135	1,653,902	1,852,371	2,066,551
	Total		2,950,319	3,381,317	3,787,386	4,225,609
C	Accounts Payable & Accrued Expenses (Creditors)					
1	Agri Input		-	-	-	-
2	Custom Hiring		-	-	-	-
3	Cleaning & Grading		-	-	-	-
4	Dal Mill	7	553,025	650,347	728,530	812,905
5	Warehouse		-	-	-	-
	Processing Unit - Horti Commodity		-	-	-	-
	Total		553,025	650,347	728,530	812,905
D	Working Capital		2,397,294	2,730,970	3,058,856	3,412,704
	Own Contribution	25%	599,324			

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 current liabilities, such as accounts payable (unpaid bills), and the requirement of working capital for running business

ulation

Y5	Y6	Y7
-	-	-
-	-	-
2,066,551	2,297,519	2,546,416
-	-	-
2,066,551	2,297,519	2,546,416
-	-	-
-	-	-
2,297,519	2,546,416	2,814,460
-	-	-
2,297,519	2,546,416	2,814,460

old for a given period. The closing stock can be in various forms such as raw materials, in-process goods

Amount (Rs.)		
Y5	Y6	Y7
-	-	-
-	-	-
-	-	-
2,400,667	2,661,039	2,941,447
-	-	-
-	-	-
2,400,667	2,661,039	2,941,447
2,297,519	2,546,416	2,814,460
4,698,186	5,207,456	5,755,907
-	-	-
-	-	-
-	-	-
903,896	1,001,954	1,107,558
-	-	-
-	-	-
903,896	1,001,954	1,107,558
3,794,289	4,205,501	4,648,349

d inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provide

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6
Revenue						
Facility 1 - Cleaning & Grading	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096
Facility 3 - Warehouse	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-
Total Revenue	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096
Variable Cost						
Facility 1 - Cleaning & Grading	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	28,836,293	33,910,965	37,987,631	42,387,187	47,131,729	52,244,757
Facility 3 - Warehouse	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-
Total Variable Cost	28,836,293	33,910,965	37,987,631	42,387,187	47,131,729	52,244,757
Fixed Cost						
Facility 1 - Cleaning & Grading	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	360,000	378,000	396,900	416,745	437,582	459,461
Facility 3 - Warehouse	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-
Admin Expenses	4,518,400	4,744,320	4,981,536	5,230,613	5,492,143	5,766,751
Total Fixed Cost	4,878,400	5,122,320	5,378,436	5,647,358	5,929,726	6,226,212
Total Cost	33,714,693	39,033,285	43,366,067	48,034,545	53,061,455	58,470,969
Profit Before Depreciation ,Interest and Tax	4,875,806	6,002,886	7,082,553	8,255,180	9,527,363	10,906,126
Depreciation	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Amortization	6,200	6,200	6,200	6,200	6,200	-
Profit Before Interest and Tax	3,618,249	4,745,329	5,824,996	6,997,623	8,269,806	9,654,769
Interest on Term loan	1,247,031	1,133,481	881,664	599,270	455,315	504,660
Profit Before Tax	2,371,218	3,611,848	4,943,332	6,398,353	7,814,491	9,150,109
Less. Tax	114,913	551,299	994,927	1,456,816	1,896,816	2,305,841
Profit After Tax	2,256,304	3,060,549	3,948,404	4,941,537	5,917,675	6,844,268
Cumulative Profit	2,256,304	5,316,853	9,265,257	14,206,795	20,124,470	26,968,738

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 sales.

Y7
-
76,687,729
-
-
-
-
76,687,729
-
57,751,259
-
-
-
-
57,751,259
-
482,434
-
-
-
-
6,055,088
6,537,523
64,288,782
12,398,948
1,251,357
-
11,147,591
557,802
10,589,789
2,733,343
7,856,446

34,825,184

t you will make from these

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6
ASSETS						
Current Assets						
Cash and Bank Balance	2,954,745	4,756,725	7,155,397	10,222,347	17,397,579	25,493,204
Accounts Receivables						
Other Current Assets						
Total Current Assets	2,954,745	4,756,725	7,155,397	10,222,347	17,397,579	25,493,204
Gross Fixed Assets	24,035,000	22,783,643	21,532,286	20,280,929	19,029,572	17,778,215
Less: Depreciation	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Net Fixed Assets	22,783,643	21,532,286	20,280,929	19,029,572	17,778,215	16,526,857
Preliminary & Pre- operative Expenses	24,800	18,600	12,400	6,200	0	0
TOTAL ASSETS	25,763,188	26,307,611	27,448,726	29,258,118	35,175,794	42,020,062
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
Secured Long Term Debt	8,455,560	5,939,434	3,132,145	0	0	0
Differed Tax Liabilities						
TOTAL LIABILITIES	8,455,560	5,939,434	3,132,145	0	0	0
Share capital	611,724	611,724	611,724	611,724	611,724	611,724
Smart Grant -in-Aid	14,439,600	14,439,600	14,439,600	14,439,600	14,439,600	14,439,600
Reserves and Surplus						
Add: Opening Balance (P/L Account)	0	2,256,304	5,316,853	9,265,257	14,206,795	20,124,470
Profit & Loss) During the Year	2,256,304	3,060,549	3,948,404	4,941,537	5,917,675	6,844,268
Appropriation - Dividend						
Total Reserves	2,256,304	5,316,853	9,265,257	14,206,795	20,124,470	26,968,738
TOTAL EQUITY	17,307,628	20,368,177	24,316,581	29,258,118	35,175,794	42,020,062
TOTAL LIABILITIES & EQUITY	25,763,188	26,307,611	27,448,726	29,258,118	35,175,794	42,020,062
CONTROL TICKER						
(=Liability - Asset)	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. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future assets to persuade capital providers to supply the required financing.

Y7
34,601,008
34,601,008
16,526,857
1,251,357
15,275,500
0
49,876,508
0
0
0
611,724
14,439,600
26,968,738
7,856,446
34,825,184
49,876,508
49,876,508
0.00

or a specified future time.
t expansion, making it easier

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
2	Equity/ Share capital	611,724						
	Reinvestment							
3	Smart Grant -in-Aid	14,439,600						
4	Long Term Loan	9,614,000						
5	Short Term Loan	1,797,971	2,730,970	3,058,856	3,412,704	3,794,289	4,205,501	4,648,349
	Sub Total (A)	65,053,793	47,767,140	53,507,476	59,702,428	66,383,107	73,582,597	81,336,078
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	8,653,000						
b	Machinery and Equipment	15,290,000						
c	Furniture & Fixture	50,000						
d	It Infrastructure	42,000						
e	Vehicle	-						
f	Preliminary Expenses	31,000						
2	Operational Expenditure							
a	Variable Cost	28,836,293	33,910,965	37,987,631	42,387,187	47,131,729	52,244,757	57,751,259
b	Fixed Cost	4,878,400	5,122,320	5,378,436	5,647,358	5,929,726	6,226,212	6,537,523
3	Loan Repayment							
	LTL - Principal	1,158,440	2,516,126	2,807,289	3,132,145	-	-	-
	LTL - Interest	1,031,275	805,764	514,601	189,745	-	-	-
	STL - Principal	1,797,971	2,730,970	3,058,856	3,412,704	3,794,289	4,205,501	4,648,349
	STL - Interest	215,756	327,716	367,063	409,524	455,315	504,660	557,802
4	Tax	114,913	551,299	994,927	1,456,816	1,896,816	2,305,841	2,733,343
	Sub Total (B)	62,099,048	45,965,160	51,108,804	56,635,479	59,207,875	65,486,972	72,228,275
	Net Cash Flow (A-B)	2,954,745	1,801,980	2,398,672	3,066,949	7,175,232	8,095,625	9,107,803
	Opening Cash and Bank		2,954,745	4,756,725	7,155,397	10,222,347	17,397,579	25,493,204
	Cumulative Cash Balance	2,954,745	4,756,725	7,155,397	10,222,347	17,397,579	25,493,204	34,601,008

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 busine an upcoming time period.

ess during

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6
Profit after Tax & Dividend		2,256,304.20	3,060,548.96	3,948,404.30	4,941,537.45	5,917,675.11	6,844,268.28
Add: Depreciation		1,251,357.10	1,251,357.10	1,251,357.10	1,251,357.10	1,251,357.10	1,251,357.10
Add: Preliminary expense written off		6,200.00	6,200.00	6,200.00	6,200.00	6,200.00	0.00
Net Cash Accrual (A)		3,513,861.30	4,318,106.06	5,205,961.40	6,199,094.55	7,175,232.21	8,095,625.38
Initial Investment/ Net Cash Accrual	(24,665,323.5549)	3,513,861.30	4,318,106.06	5,205,961.40	6,199,094.55	7,175,232.21	8,095,625.38
IRR	13.98%						
	43,615,684.00						
Present Value Equivalent		0.88	0.77	0.68	0.59	0.52	0.46
Present Value of Future Inflows		3,082,987.34	3,324,050.08	3,516,108.94	3,673,472.27	3,730,539.07	3,692,947.74
Operating Net Cash Inflow					24,665,323.55		
Present Capital Outflow					24,665,323.55		
				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 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- Dal Mill	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Total Variable Exp	28,836,293	33,910,965	37,987,631	42,387,187	47,131,729	52,244,757	57,751,259
Contribution	9,754,206	11,125,206	12,460,989	13,902,537	15,457,088	17,132,338	18,936,470
Total Fixed exp	6,135,957	6,379,877	6,635,993	6,904,915	7,187,283	7,477,569	7,788,880
BEP	63%	57%	53%	50%	46%	44%	41%

Average BEP 50.64%

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 losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.

9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	2,256,304	3,060,549	3,948,404	4,941,537	5,917,675	6,844,268	7,856,446
Add: Depreciation	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Add: Preliminary exp Written off	6,200	6,200	6,200	6,200	6,200	0	0
Net Cash Accrual (A)	3,513,861	4,318,106	5,205,961	6,199,095	7,175,232	8,095,625	9,107,803
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	3,194,419	3,568,683	3,911,316	4,234,065	4,455,255	4,569,769	4,673,743

Total Discounted Cash Flows 28,607,250

Present Value of Outflow 24,665,324

NPV 3,941,926.60

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, that the discounted present value of all future cash flows related to that project or investment will be positive.

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	2,256,304	3,060,549	3,948,404	4,941,537	5,917,675	6,844,268	7,856,446
Average net profit	4975026.33						
Total Project cost	24665323.55						
ROI	20.17%						

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
Initial Investment	24,665,324						
Profit after Tax & Dividend		2,256,304	3,060,549	3,948,404	4,941,537	5,917,675	6,844,268
Add: Depreciation		1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Add: Preliminary exp Written off		6,200	6,200	6,200	6,200	6,200	-
Net Cash Accrual (A)		3,513,861	4,318,106	5,205,961	6,199,095	7,175,232	8,095,625
Cashflow - Initial Investment		(21,151,462)	(16,833,356)	(11,627,395)	(5,428,300)	1,746,932	

Payback period (in years) - Project

4.76

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 Operating Income	4,875,806	6,002,886	7,082,553	8,255,180	9,527,363	10,906,126	12,398,948
Add: Depreciation	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357	1,251,357
Add: Amortization	6,200	6,200	6,200	6,200	6,200	-	-
Intwrest on TL	1,031,275	805,764	514,601	189,745	-	-	-
Total	7,164,638	8,066,207	8,854,711	9,702,482	10,784,920	12,157,483	13,650,305
Total Annual EMI	2,189,715	3,321,890	3,321,890	3,321,890	-	-	-
Debt Service Coverage Ratio (DSCR)	3.27	2.43	2.67	2.92	0.00	0.00	0.00

Avergae DSCR

2.26

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 its debts.

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	40,520,024	47,287,979	52,971,051	59,104,210	65,718,258	72,845,950	80,522,116
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	40,520,024	47,287,979	52,971,051	59,104,210	65,718,258	72,845,950	80,522,116
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	4,878,400	5,122,320	5,378,436	5,647,358	5,929,726	6,226,212	6,537,523
Variable Cost	30,278,107	33,910,965	37,987,631	42,387,187	47,131,729	52,244,757	57,751,259
Total Operational Expenses	35,156,507	39,033,285	43,366,067	48,034,545	53,061,455	58,470,969	64,288,782
Net Income	5,363,517	8,254,694	9,604,984	11,069,666	12,656,804	14,374,981	16,233,334

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	4,878,400.00	5,122,320.00	5,378,436.00	5,647,357.80	5,929,725.69	6,226,211.97	6,537,522.57
Variable Cost	30,278,107.20	35,606,512.87	39,887,012.62	44,506,546.07	49,488,315.33	54,856,995.15	60,638,822.17
Total Operational Expenses	35,156,507.20	40,728,832.87	45,265,448.62	50,153,903.87	55,418,041.02	61,083,207.13	67,176,344.74
Net Income	3,433,991.60	4,307,337.37	5,183,171.34	6,135,820.36	7,170,776.36	8,293,888.40	9,511,384.71

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	36,660,974	42,784,362	47,926,189	53,475,238	59,459,377	65,908,241	72,853,343
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	36,660,974	42,784,362	47,926,189	53,475,238	59,459,377	65,908,241	72,853,343
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	4,878,400	5,122,320	5,378,436	5,647,358	5,929,726	6,226,212	6,537,523
Variable Cost	27,394,478	32,215,416	36,088,250	40,267,827	44,775,142	49,632,519	54,863,696
Total Operational Expenses	32,272,878	37,337,736	41,466,686	45,915,185	50,704,868	55,858,731	61,401,219
Net Income	4,388,096	5,446,625	6,459,503	7,560,053	8,754,508	10,049,509	11,452,124

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	38,590,499	45,036,170	50,448,620	56,289,724	62,588,817	69,377,096	76,687,729
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	4,878,400	5,122,320	5,378,436	5,647,358	5,929,726	6,226,212	6,537,523
Variable Cost	27,394,478	32,215,416	36,088,250	40,267,827	44,775,142	49,632,519	54,863,696
Total Operational Expenses	32,272,878	37,337,736	41,466,686	45,915,185	50,704,868	55,858,731	61,401,219
Net Income	6,317,621	7,698,434	8,981,934	10,374,539	11,883,949	13,518,364	15,286,511

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 assumed 5% (+,-) while calculating sensitivity analysis

Y7
7,856,446.01
1,251,357.10
0.00
9,107,803.11
9,107,803.11
0.40
3,645,218.11



(PV) of all cash

net profits or no

sitive, it means

Y7
7,856,446
1,251,357
-
9,107,803

1 income to pay

Quantity Variance	5%
Cost Variance	5%

Grains Crops and

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	650
Total No.of Non- members Cultivating Grain Crops	100
Total	750
Average Land Holding per Member (Acres)	3.1
Total Cultivated Land under grain Crop(Acres)	2325

10.2 Statement Showing Area,production,p

Season	Crop	Cultivation In (%)
Kharif	Soybean	0%
	Red Gram/Tur	25%
	Paddy/Rice	0%
	Green Gram/ Moong	0%
	Maize	0%
	Black Gram/Udid	0%
	Bajra	0%
	Jawar	0%
	Sunflower	0%
Area Under Rabbi Cultivation (In Acres)	70%	1627.5
Rabbi	Wheat	0%
	Bengal Gram/Channa	70%
	Jawar	0%
	Maize	0%
	Safflower	0%
		0%
		0%
Area Under Summer Cultivation (In Acres)	5%	116.25
Summer	Groundnut	0%
		0%
		0%
		0%

Note- Please note the crops/fruits/vegetable grow

10.3 Quantity of Marketable Surplus F

Particulars	10%	15%
	Y1	Y2
Soybean	0	0
Red Gram/Tur	441.75	662.625
Paddy/Rice	0	0
Green Gram/ Moong	0	0
Maize	0	0
Black Gram/Udid	0	0

Bajra	0	0
Jawar	0	0
Sunflower	0	0
Wheat	0	0
Bengal Gram/Channa	1025.325	1537.9875
Jawar	0	0
Maize	0	0
Safflower	0	0
0	0	0
0	0	0
0	0	0
Groundnut	0	0
0	0	0
0	0	0
0	0	0

10.4 Quantity of Marketable Surplus Pr

Particulars	70%	75%
	Y1	Y2
Soybean	0	0
Red Gram/Tur	3092.25	3313.125
Paddy/Rice	0	0
Green Gram/ Moong	0	0
Maize	0	0
Black Gram/Udid	0	0
Bajra	0	0
Jawar	0	0
Sunflower	0	0
Wheat	0	0
Bengal Gram/Channa	7177.275	7689.9375
Jawar	0	0
Maize	0	0
Safflower	0	0
0	0	0
0	0	0
0	0	0
Groundnut	0	0
0	0	0
0	0	0
0	0	0

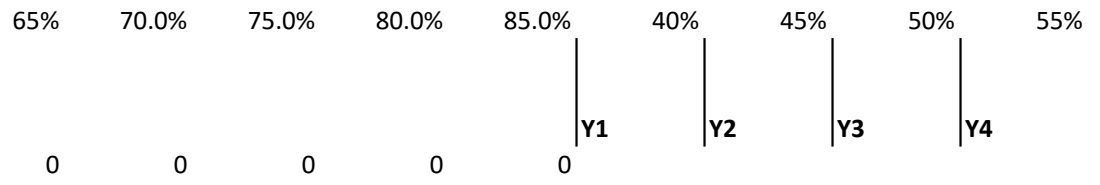
10.5 Crop-wise Area Conside

Particulars	10%	15.0%
	Y1	Y2
Soybean	0	0
Red Gram/Tur	58.125	87.1875
Paddy/Rice	0	0
Green Gram/ Moong	0	0
Maize	0	0
Black Gram/Udid	0	0

Bajra		0	0
Jawar		0	0
Sunflower		0	0
Wheat		0	0
Bengal Gram/Channa		113.925	170.8875
Jawar		0	0
Maize		0	0
Safflower		0	0
	0	0	0
	0	0	0
	0	0	0
Groundnut		0	0
	0	0	0
	0	0	0
	0	0	0
		0	0

Input

Trading



Process total %

	60%	65%	10%	15.00%	20.00%	25.00%
Y5	Y1	Y2	Y3	Y4	Y5	

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

Capacity 20 Qtls P Hour
 No. of Hours 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	64	69	73	78	83	87	92
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	3092.25	3313.125	3534	3754.875	3975.75	4196.625	4417.5
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	7177.275	7689.9375	8202.6	8715.2625	9227.925	9740.5875	10253.25
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	10269.525	11003.0625	11736.6	12470.1375	13203.675	13937.2125	14670.75
Job Work (50%)	50%	50%	50%	50%	50%	50%	50%
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)	5,135	5,502	5,868	6,235	6,602	6,969	7,335
Quantity for sale (50%)							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	1,546	1,657	1,767	1,877	1,988	2,098	2,209
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	3,589	3,845	4,101	4,358	4,614	4,870	5,127
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (KG)							
Soybean							
Red Gram/Tur							
Dal (80%)	1,236.90	1,325.25	1,413.60	1,501.95	1,590.30	1,678.65	1,767.00
Husk and Powder	309.23	331.31	353.40	375.49	397.58	419.66	441.75
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize							
Black Gram/Udid							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							
Dal (80%)	2,871	3,076	3,281	3,486	3,691	3,896	4,101
Husk and Powder	718	769	820	872	923	974	1,025

134.01%

Y7
40,569,715
18,423,827
-
-
7,864,083
9,830,104
76,687,729
35,930,978
16,871,637
-
-
432,525
184,314
2,181,644
294,903
393,204
1,730,098
2,546,416
2,814,460
57,751,259
482,434
482,434
58,233,694
18,454,036