

# 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	Sheet No. 1	Generate automatically
Step-4	Business activity wise revenue, expenditure and profit calculation	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 12 Sheet No. 13 Sheet No. 14 Sheet No. 15 Sheet No. 16 Sheet No. 17	
	4.1 Facility-1 / Business activity -Trading			
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)			
	4.3 Facility-3 Business activity -Warehouse			
	4.4 Facility-4 Business activity -Custom hiring			
	4.5 Facility-5 Business activity - Agri. Input			
	4.6 Facility-6 Business activity -Processing (Horti. Produce)			



<b>Step-5</b>	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	
<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis )		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
<b>Step-8</b>	Copy relevant tables in word file of FPP			



### 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,67,11,251	60%	1,00,26,751
2	Machinery and Equipment	34,77,460	60%	20,86,476
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	2,852		
<b>Total</b>		<b>2,02,41,563</b>		<b>1,21,43,227</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 preoperative 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%	1,21,43,227
2	Bank Finance - Long Term Loan	35%	70,66,049
3	Own Contribution		10,32,287
<b>Total</b>			<b>2,02,41,563</b>

This sheet provide details of how total project cost will raised

### 1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible Limit
1	Break Even Point (BEP)	55.51%	Project Viable	BEP shall be between 40-60%
2	Avg. Return on Capital Employed (Average (ROCE))	18.03%	Project Viable	RoCE for the project shall be between 15-20%
3	Internal Rate of Return (IRR)	10.40%	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)	3,03,873	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	5.13	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.80	Project Viable	DSCR shall be between 1.5% to 5%



Land and Building

2.1

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land Lease	Sq. ft.	0.26 R	0	
2	Land Development Expenses	Sq. ft.			
3	Civil Construction - Godown	Sq. ft.			1,22,46,745
3	Civil Construction - Plant Shed	Sq. ft.			44,64,506
Total					1,67,11,251

This Sheet provide details of land and various construction, including area, rate per unit and total amount

Machinery and Equipment

2.2

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP	
A	Custom Hiring						
Subtotal							
B	Dal Mill Unit						
Subtotal							
C	Cleaning & Grading 4 TPH Cleaning Unit	4TPH	1	34,77,460	34,77,460		
Subtotal							
D	F & V Processing Machinery As per attached sheet						
Subtotal							34,77,460
Total							34,77,460

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

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

Sr. No.	Particular	Amount (Rs.)
1	Preliminary Expenses	50,000
2		
3		
Total		50,000

2.6 Preliminary Expenses

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

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

2.5 Transport vehical (Refer van and other)

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

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

2.4 IT & It Infrastructure

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

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

2.3 Furniture and Fixture

3.1 Schedule of General Admin Expenses

Particulars	Unit	No. of Unit	Unit Cost	As per companies Act							As per IT Act						
				Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	35,000	4,20,000	4,62,000	5,08,200	5,59,020	6,14,922	6,76,414	7,44,056	-	-	-	-	-	-	-
Accountant	No.	1	25,000	3,00,000	3,30,000	3,63,000	3,99,300	4,39,230	4,81,153	5,31,468	-	-	-	-	-	-	-
Watchmen	No.	2	12,000	2,88,000	3,16,800	3,48,480	3,83,328	4,21,661	4,63,827	5,10,210	-	-	-	-	-	-	-
Telephone and internet Exp	Months	12	1,500	4,20,000	46,200	50,820	55,902	61,492	67,641	74,406	-	-	-	-	-	-	-
Office Electricity Exp	Months	12	5,000	60,000	66,000	72,600	79,860	87,846	96,631	1,06,294	-	-	-	-	-	-	-
Printing & Stationary	Months	12	2,000	24,000	26,400	29,040	31,944	35,138	38,652	42,517	-	-	-	-	-	-	-
Land Lease	Months	12	417	5,000	5,000	5,000	5,000	5,000	5,000	5,000	-	-	-	-	-	-	-
Misc. expenses	Months	12	50,000	6,00,000	6,60,000	7,26,000	7,98,600	8,78,460	9,66,308	10,62,937	-	-	-	-	-	-	-
Audit and Legal Compliances exp	Months	1	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	-	-	-	-	-	-	-
Advertising Expenses	Months	1	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	-	-	-	-	-	-	-
Insurance	Months	1	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	-	-	-	-	-	-	-
Repairs & maintenance	%	1	20,18,871	20,18,871	22,20,758	24,42,834	26,87,117	29,53,829	32,51,412	35,76,533	-	-	-	-	-	-	-
<b>Total Admin Expense</b>				<b>40,57,871</b>	<b>44,63,158</b>	<b>49,08,974</b>	<b>53,99,371</b>	<b>59,38,809</b>	<b>65,32,189</b>	<b>71,84,908</b>							

100% 110.00% 121.00% 133.10% 146.41% 161.05% 177.16%

3.2 Depreciation

Particulars	Unit	No. of Unit	Unit Cost	As per companies Act							As per IT Act							
				Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Building																		
Asset Value			1,67,11,251	1,61,81,504	1,56,51,758	1,51,22,011	1,45,92,264	1,40,62,518	1,35,32,771	1,30,03,024	1,24,73,277	1,19,43,530	1,14,13,783	1,08,84,036	1,03,54,289	98,24,542	92,94,795	87,65,048
Depreciation			5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747	5,29,747
Accumulated Depreciation			5,29,747	10,59,493	15,89,240	21,18,987	26,48,733	31,78,480	37,08,227	42,37,974	47,67,721	52,97,468	58,27,215	63,56,962	68,86,709	74,16,456	79,46,203	84,75,950
Net Fixed Assets			1,61,81,504	1,56,51,758	1,51,22,011	1,45,92,264	1,40,62,518	1,35,32,771	1,30,03,024	1,24,73,277	1,19,43,530	1,14,13,783	1,08,84,036	1,03,54,289	98,24,542	92,94,795	87,65,048	82,35,301
Plant and Machinery																		
Asset Value			34,77,460	32,57,337	30,37,214	28,17,090	25,96,967	23,76,844	21,56,721	19,36,597	17,16,474	14,96,351	12,76,228	10,56,105	8,35,982	6,15,859	3,95,736	1,75,613
Depreciation			2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123	2,20,123
Accumulated Depreciation			2,20,123	4,40,246	6,60,370	8,80,493	11,00,616	13,20,739	15,40,862	17,60,985	19,81,108	22,01,231	24,21,354	26,41,477	28,61,600	30,81,723	33,01,846	35,21,969
Net Fixed Assets			32,57,337	30,37,214	28,17,090	25,96,967	23,76,844	21,56,721	19,36,597	17,16,474	14,96,351	12,76,228	10,56,105	8,35,982	6,15,859	3,95,736	1,75,613	0,55,489
Furniture and Electrification																		
Asset Value																		
Depreciation																		
Accumulated Depreciation																		
Net Fixed Assets																		
Vehicle																		
Asset Value																		
Depreciation																		
Accumulated Depreciation																		
Net Fixed Assets																		
IT Infrastructure																		
Asset Value																		
Depreciation																		
Accumulated Depreciation																		
Net Fixed Assets																		

609

	2,01,88,711	1,94,38,841	1,86,88,971	1,79,39,101	1,71,89,232	1,64,39,362	1,56,89,492	1,43,18,097	1,35,68,714	1,27,79,508	1,14,10,794	1,01,92,566
Gross Fixed Asset	2,01,88,711	1,94,38,841	1,86,88,971	1,79,39,101	1,71,89,232	1,64,39,362	1,56,89,492	1,43,18,097	1,35,68,714	1,27,79,508	1,14,10,794	1,01,92,566
Total Depreciation	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870
Accumulated Depreciation	7,49,870	14,99,740	22,49,610	29,99,479	37,49,349	44,99,219	52,49,089	60,00,000	67,50,000	74,99,870	82,49,740	90,00,000
Net Fixed Assets	1,94,38,841	1,86,88,971	1,79,39,101	1,71,89,232	1,64,39,362	1,56,89,492	1,43,18,097	1,35,68,714	1,27,79,508	1,14,10,794	1,01,92,566	91,07,734

Amortization: Straight Line Method (SLM) is used

Companies Act IT Act

Depreciation: Straight Line Method (SLM) is used

Land 0.00%

Building 3.17%

Furniture and Electrification 10.00%

IT and Infrastructure 40.00%

Vehicle 11.88%

Plant and machinery 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	10,000
Total Value		10,000	10,000	10,000	10,000	10,000	10,000	10,000

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	23,54,157	32,38,435	39,42,127	46,67,336	54,13,243	60,87,409	67,63,911
Add Depreciation as per company	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870
Less Depreciation as per IT Act	21,92,744	19,47,389	17,30,481	15,36,589	13,68,714	12,14,228	10,84,833
Taxable Income	9,11,283	20,40,916	29,61,516	38,78,617	47,94,399	56,19,051	64,28,948
Provision of Taxes	2,36,934	5,30,638	7,69,994	10,08,440	12,46,544	14,60,953	16,71,526

Maximum Tax rate

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 70,66,049

Interest rate / PA

Loan Tenure in years

Moratorium Period ( In Months)

EM I Rs. 1,27,200.71

Year	Month	Opening Balance	Interest	Principal Repayment	EM I	Closing Outstanding
Year 1	Month 1	70,66,049	64,772	-	64,772	70,66,049
	Month 2	70,66,049	64,772	-	64,772	70,66,049
	Month 3	70,66,049	64,772	-	64,772	70,66,049
	Month 4	70,66,049	64,772	-	64,772	70,66,049
	Month 5	70,66,049	64,772	-	64,772	70,66,049
	Month 6	70,66,049	64,772	-	64,772	70,66,049
	Month 7	70,66,049	64,772	-	64,772	70,66,049
	Month 8	70,03,620	64,200	63,001	1,27,201	69,40,619
	Month 9	68,77,041	63,040	64,161	1,27,201	68,12,880
	Month 10	68,12,880	62,451	64,749	1,27,201	67,48,131
	Month 11	67,48,131	61,858	65,343	1,27,201	66,82,788
	Month 12	66,82,788	61,259	65,942	1,27,201	66,16,846
	Month 13	66,16,846	60,644	66,546	1,27,201	65,50,500
	Month 14	65,50,500	60,044	67,156	1,27,201	64,83,143
	Month 15	64,83,143	59,429	67,772	1,27,201	64,15,371
	Month 16	64,15,371	58,808	68,393	1,27,201	63,46,978
	Month 17	63,46,978	58,181	69,020	1,27,201	62,77,958
	Month 18	62,77,958	57,548	69,653	1,27,201	62,08,305
	Month 19	62,08,305	56,909	70,291	1,27,201	61,38,014
	Month 20	61,38,014	56,265	70,936	1,27,201	60,67,079
	Month 21	60,67,079	55,615	71,586	1,27,201	59,95,493
	Month 22	59,95,493	54,939	72,242	1,27,201	59,23,251
	Month 23	59,23,251	54,206	72,904	1,27,201	58,50,347
	Month 24	58,50,347	53,508	73,573	1,27,201	57,76,774
	Month 25	57,76,774	52,844	74,247	1,27,201	57,02,527
	Month 26	57,02,527	52,213	74,928	1,27,201	56,27,599
	Month 27	56,27,599	51,586	75,614	1,27,201	55,51,985
	Month 28	55,51,985	50,953	76,308	1,27,201	54,75,678
	Month 29	54,75,678	50,314	77,007	1,27,201	53,98,671
	Month 30	53,98,671	49,671	77,707	1,27,201	53,20,958
	Month 31	53,20,958	49,024	78,405	1,27,201	52,42,532
	Month 32	52,42,532	48,373	79,104	1,27,201	51,63,388
	Month 33	51,63,388	47,718	79,807	1,27,201	50,83,519
	Month 34	50,83,519	47,059	80,502	1,27,201	50,02,917
	Month 35	50,02,917	46,396	81,194	1,27,201	49,21,576
	Month 36	49,21,576	45,729	81,886	1,27,201	48,39,490
	Month 37	48,39,490	45,058	82,579	1,27,201	47,56,651
	Month 38	47,56,651	44,383	83,273	1,27,201	46,73,053
	Month 39	46,73,053	43,704	83,968	1,27,201	45,88,689
	Month 40	45,88,689	43,021	84,664	1,27,201	45,03,551
	Month 41	45,03,551	42,334	85,361	1,27,201	44,17,633
	Month 42	44,17,633	41,643	86,059	1,27,201	43,30,927
	Month 43	43,30,927	40,948	86,758	1,27,201	42,43,427
	Month 44	42,43,427	40,249	87,458	1,27,201	41,55,124
	Month 45	41,55,124	39,546	88,159	1,27,201	40,66,012
	Month 46	40,66,012	38,839	88,861	1,27,201	39,76,083
	Month 47	39,76,083	38,128	89,564	1,27,201	38,85,350
	Month 48	38,85,350	37,413	90,268	1,27,201	37,93,744
	Month 49	37,93,744	36,694	90,973	1,27,201	37,01,320
	Month 50	37,01,320	35,971	91,679	1,27,201	36,08,048
	Month 51	36,08,048	35,244	92,386	1,27,201	35,13,921
	Month 52	35,13,921	34,513	93,094	1,27,201	34,18,931
	Month 53	34,18,931	33,778	93,803	1,27,201	33,23,071
	Month 54	33,23,071	33,039	94,513	1,27,201	32,26,331
	Month 55	32,26,331	32,296	95,224	1,27,201	31,28,705
	Month 56	31,28,705	31,549	95,936	1,27,201	30,30,184
	Month 57	30,30,184	30,799	96,649	1,27,201	29,30,760
	Month 58	29,30,760	30,045	97,363	1,27,201	28,30,425
	Month 59	28,30,425	29,287	98,078	1,27,201	27,29,170
	Month 60	27,29,170	28,528	98,794	1,27,201	26,26,987
Year 6	Month 61	26,26,987	27,765	99,511	1,27,201	25,23,867
	Month 62	25,23,867	27,000	1,00,229	1,27,201	24,19,801
	Month 63	24,19,801	26,231	1,00,948	1,27,201	23,14,782
	Month 64	23,14,782	25,458	1,01,668	1,27,201	22,08,800
	Month 65	22,08,800	24,681	1,02,389	1,27,201	21,01,847
	Month 66	21,01,847	23,900	1,03,111	1,27,201	19,93,913
	Month 67	19,93,913	23,115	1,03,834	1,27,201	18,84,990
	Month 68	18,84,990	22,326	1,04,558	1,27,201	17,75,068
	Month 69	17,75,068	21,533	1,05,283	1,27,201	16,64,139
	Month 70	17,75,068	20,736	1,06,009	1,27,201	15,52,194

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.

Month 71	16,64,139	15,255	1,11,946	1,27,201	15,52,193
Month 72	15,52,193	14,228	1,12,972	1,27,201	14,39,221
Month 73	14,39,221	13,193	1,14,008	1,27,201	13,25,213
Month 74	13,25,213	12,148	1,15,053	1,27,201	12,10,160
Month 75	12,10,160	11,093	1,16,108	1,27,201	10,94,052
Month 76	10,94,052	10,029	1,17,172	1,27,201	9,76,880
Month 77	9,76,880	8,955	1,18,246	1,27,201	8,58,634
Month 78	8,58,634	7,871	1,19,330	1,27,201	7,39,505
Month 79	7,39,505	6,777	1,20,424	1,27,201	6,18,881
Month 80	6,18,881	5,673	1,21,528	1,27,201	4,97,353
Month 81	4,97,353	4,559	1,22,642	1,27,201	3,74,712
Month 82	3,74,712	3,435	1,23,766	1,27,201	2,50,946
Month 83	2,50,946	2,300	1,24,900	1,27,201	1,26,045
Month 84	1,26,045	1,155	1,26,045	1,27,201	0
		3244239.16	7066048.85		

### 5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		-	-	-	-	-	-
Trading		12,96,510	14,46,689	16,04,712	17,70,915	19,45,645	21,29,265
Grain Processing		-	-	-	-	-	-
Horticulture Processing		-	-	-	-	-	-
<b>Total</b>		<b>12,96,510</b>	<b>14,46,689</b>	<b>16,04,712</b>	<b>17,70,915</b>	<b>19,45,645</b>	<b>21,29,265</b>
Closing Stock							
Agri Input		-	-	-	-	-	-
Trading		12,96,510	14,46,689	16,04,712	17,70,915	19,45,645	21,29,265
Grain Processing		-	-	-	-	-	-
Horticulture Processing		-	-	-	-	-	-
<b>Total</b>		<b>12,96,510</b>	<b>14,46,689</b>	<b>16,04,712</b>	<b>17,70,915</b>	<b>19,45,645</b>	<b>21,29,265</b>
<b>Total</b>		<b>12,96,510</b>	<b>14,46,689</b>	<b>16,04,712</b>	<b>17,70,915</b>	<b>21,29,265</b>	<b>23,22,152</b>

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

Sr. No.	Particulars	Duration (in days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A Accounts Receivables (Debtors)</b>									
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	-	-	-	-	-	-	-	-
3	Cleaning & Grading	5	7,95,717	9,08,903	10,08,321	11,12,888	12,22,820	13,38,347	14,59,705
4	Dal Mill	-	-	-	-	-	-	-	-
5	Warehouse	-	-	-	-	-	-	-	-
6	Processing Unit - Hort Commodity	-	-	-	-	-	-	-	-
<b>Subtotal</b>									
			7,95,717	9,08,903	10,08,321	11,12,888	12,22,820	13,38,347	14,59,705
<b>B Closing Stock</b>									
			12,96,510	14,46,689	16,04,712	17,70,915	19,45,645	21,29,265	23,22,152
<b>Total</b>									
			20,92,227	23,55,592	26,13,034	28,83,802	31,68,465	34,67,612	37,81,856
<b>C Accounts Payable &amp; Accrued Expenses (Creditors)</b>									
1	Agri Input	-	-	-	-	-	-	-	-
2	Custom Hiring	-	-	-	-	-	-	-	-
3	Cleaning & Grading	15	20,77,969	23,71,948	26,31,389	29,04,263	31,91,140	34,92,616	38,09,309
4	Dal Mill	-	-	-	-	-	-	-	-
5	Warehouse	-	-	-	-	-	-	-	-
	Processing Unit - Hort Commodity	-	-	-	-	-	-	-	-
<b>Total</b>									
			20,77,969	23,71,948	26,31,389	29,04,263	31,91,140	34,92,616	38,09,309
<b>D Working Capital</b>									
			14,259	(16,350)	(18,355)	(20,460)	(22,675)	(25,004)	(27,452)
	Own Contribution		2,852	-	-	-	-	-	-

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.

Assumption:

1. Company has to give credit for sale at 5 Days
2. Company will receive credit from suppliers for 15 days
3. 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Factory 1 - Cleaning & Grading	5,80,87,339	6,63,48,891	7,36,07,469	8,13,40,755	8,92,65,589	9,76,99,317	10,65,58,443
Factory 2 - Processing Unit- Cleaning unit							
Factory 3 - Warehouse							
Factory 4 - Custom Hiring	8,74,800	9,91,148	11,13,690	12,42,603	13,78,433	14,19,786	14,62,380
Factory 5 - Agri Input Centre							
Factory 6 - Processing Unit - Hort Commodity							
Total Revenue	5,89,62,139	6,73,41,039	7,47,21,160	8,24,83,481	9,06,44,292	9,91,19,103	10,80,20,823
Variable Cost							
Factory 1 - Cleaning & Grading	5,05,63,902	5,77,17,397	6,40,50,473	7,06,70,188	7,76,51,071	8,49,96,990	9,26,93,180
Factory 2 - Processing Unit- Cleaning unit							
Factory 3 - Warehouse							
Factory 4 - Custom Hiring	4,56,480	4,70,174	4,84,280	4,98,808	5,13,772	5,29,185	5,45,061
Factory 5 - Agri Input Centre							
Factory 6 - Processing Unit - Hort Commodity							
Total Variable Cost	5,10,20,382	5,81,87,572	6,45,14,753	7,11,69,196	7,81,64,843	8,55,16,176	9,32,38,241
Fixed Cost							
Factory 1 - Cleaning & Grading							
Factory 2 - Processing Unit- Cleaning unit							
Factory 3 - Warehouse							
Factory 4 - Custom Hiring							
Factory 5 - Agri Input Centre							
Factory 6 - Processing Unit - Hort Commodity							
Fixed Cost	40,57,871	44,63,158	49,08,974	53,99,371	59,38,809	65,32,189	71,84,908
Admin Expenses							
Total Fixed Cost	40,57,871	44,63,158	49,08,974	53,99,371	59,38,809	65,32,189	71,84,908
Total Cost	5,50,78,253	6,26,50,730	6,94,23,727	7,65,68,568	8,41,03,651	9,20,48,365	10,04,23,149
Profit Before Depreciation, Interest and Tax	38,83,886	46,90,309	52,97,433	59,14,913	65,40,640	70,70,738	75,97,674
Depreciation	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870
Amortisation	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Profit Before Interest and Tax	31,24,016	39,30,439	45,37,563	51,55,043	57,80,770	63,20,868	68,47,804
Interest on Term loan	7,69,859	6,92,005	5,95,436	4,87,707	3,67,535	2,33,459	83,804
Profit Before Tax	23,54,157	32,38,435	39,42,127	46,67,336	54,13,235	60,87,409	67,63,911
Less, Tax	2,36,934	5,30,638	7,69,094	10,08,440	12,46,544	14,60,953	16,71,326
Profit After Tax	21,17,224	27,07,797	31,72,133	36,58,896	41,66,691	46,26,456	50,92,584
Cumulative Profit	21,17,224	48,25,020	79,97,153	1,16,56,049	1,58,22,748	2,04,49,204	2,55,41,588

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.



7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
Current Assets							
Cash and Bank Balance	24,96,684	51,31,909	81,35,142	1,15,17,662	1,52,88,071	1,93,74,447	2,37,77,480
Accounts Receivables							
Other Current Assets							
Total Current Assets	24,96,684	51,31,909	81,35,142	1,15,17,662	1,52,88,071	1,93,74,447	2,37,77,480
Gross Fixed Assets	2,01,88,711	1,94,38,841	1,86,88,971	1,79,39,101	1,71,89,232	1,64,39,362	1,56,89,492
Less: Depreciation	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870	7,49,870
Net Fixed Assets	1,94,38,841	1,86,88,971	1,79,39,101	1,71,89,232	1,64,39,362	1,56,89,492	1,49,39,622
Preiminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
<b>TOTAL ASSETS</b>	2,19,75,525	2,38,50,881	2,60,94,244	2,87,16,893	3,17,27,432	3,50,63,939	3,87,17,102
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
Share capital	10,32,287	10,32,287	10,32,287	10,32,287	10,32,287	10,32,287	10,32,287
Smart Grant -In-Aid	1,21,43,227	1,21,43,227	1,21,43,227	1,21,43,227	1,21,43,227	1,21,43,227	1,21,43,227
Reserves and Surplus	0	21,17,224	48,25,020	79,97,153	1,16,56,049	1,58,22,748	2,04,49,204
Aid: Opening Balance (P/L Account)	0	21,17,224	48,25,020	79,97,153	1,16,56,049	1,58,22,748	2,04,49,204
Profit & Loss) During the Year	21,17,224	27,07,797	31,72,133	36,58,896	41,66,699	46,26,456	50,92,384
Appropriation - Dividend							
Total Reserves	21,17,224	48,25,020	79,97,153	1,16,56,049	1,58,22,748	2,04,49,204	2,55,41,588
<b>TOTAL EQUITY</b>	1,52,92,738	1,80,00,534	2,11,72,667	2,48,31,563	2,89,98,262	3,36,24,718	3,87,17,102
<b>TOTAL LIABILITIES &amp; EQUITY</b>	2,19,75,525	2,38,50,881	2,60,94,244	2,87,16,893	3,17,27,432	3,50,63,939	3,87,17,102
<b>CONTROL TICKER</b>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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



8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit	5,89,62,139	6,73,41,039	7,47,21,160	8,24,83,481	9,06,44,292	9,91,19,103	10,80,20,823
2 Equity/ Share capital	10,32,287						
3 Smart Grant-in-Aid	1,21,43,227						
4 Long Term Loan	70,66,049						
5 Short Term Loan	10,694	(16,356)	(18,333)	(20,460)	(22,675)	(25,004)	(27,452)
Sub Total (A)	7,92,14,396	6,73,24,683	7,47,02,804	8,24,63,020	9,06,21,617	9,90,94,099	10,79,93,371
I Capital Expenditure							
a Land and Building	1,67,11,251						
b Machinery and Equipment	34,77,460						
c Furniture & Fixture	-						
d Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	50,000						
2 Operational Expenditure							
a Variable Cost	5,10,20,382	5,81,87,572	6,45,14,753	7,11,69,196	7,81,64,843	8,55,16,176	9,32,38,241
b Fixed Cost	40,57,871	44,63,158	49,08,974	53,99,371	59,38,809	65,32,189	71,84,908
3 Loan Repayment							
LTL - Principal	3,83,261	8,32,441	9,28,770	10,36,247	11,56,160	12,89,449	14,59,221
LTL - Interest	7,68,376	6,93,967	5,97,638	4,90,162	3,70,249	2,36,459	87,188
STL - Principal	10,694	(16,356)	(18,353)	(20,460)	(22,675)	(25,004)	(27,452)
STL - Interest	1,283	(1,963)	(2,203)	(2,455)	(2,721)	(3,000)	(3,294)
4 Tax	2,36,934	5,30,638	7,69,094	10,08,440	12,46,544	14,60,953	16,71,526
Sub Total (B)	7,67,17,712	6,46,89,438	7,16,99,572	7,90,80,501	8,68,51,208	9,50,07,723	10,35,90,337
Net Cash Flow (A-B)	24,96,684	26,35,235	30,03,233	33,82,519	37,70,409	40,86,376	44,03,033
Opening Cash and Bank		24,96,684	51,31,909	81,35,142	1,15,17,662	1,52,88,071	1,93,74,447
Cumulative Cash Balance	24,96,684	51,31,909	81,35,142	1,15,17,662	1,52,88,071	1,93,74,447	2,37,77,480

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 an upcoming time period.

22



9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	21,172,271	27,077,797	31,721,153	36,288,966	41,667,968	46,764,456	50,723,384	
Add: Depreciation	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807	
Add: Prepayment expense without off	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	
Net Cash Annual (A)	28,573,877	34,678,604	39,121,960	44,189,773	49,268,775	53,765,263	58,424,191	
Initial Investment, Net Cash Annual	(32,014,500)							
IRR	10.40%							
Present Value Equivalent	0.91	0.82	0.74	0.67	0.61	0.55	0.50	
Present Value of Future Inflows	26,698,811.56	28,441,717.90	29,211,904.07	29,741,307.19	30,032,272.61	30,198,807.27	30,271,481.93	
Present Net Cash Inflow					2,014,562.74			

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
Fixed 1 - Cleaning & Coating	5,80,87,115	6,57,40,091	7,36,07,463	8,13,40,758	8,91,43,832	9,70,99,117	10,47,98,443
Fixed 2 - Processing Unit - Coating	8,74,80,000	9,01,14,800	11,11,70,000	13,42,00,000	13,78,43,300	14,19,78,700	14,62,90,000
Fixed 3 - Warehouse	-	-	-	-	-	-	-
Fixed 4 - Coating Booth	-	-	-	-	-	-	-
Fixed 5 - Air Input Control	-	-	-	-	-	-	-
Fixed 6 - Processing Unit - Heat	-	-	-	-	-	-	-
Total Fixed exp	14,55,67,115	15,58,54,891	18,47,77,463	21,56,40,758	23,62,87,132	25,91,97,817	28,10,88,443
Total Variable Exp	5,10,70,383	5,81,87,472	6,45,14,753	7,11,61,196	7,81,64,843	8,55,16,176	9,32,78,741
Contribution	79,41,757	91,83,467	1,02,06,407	1,13,14,284	1,24,79,449	1,36,01,927	1,47,83,452
Total Fixed exp	48,17,241	57,23,028	66,80,444	61,89,241	66,98,678	72,80,869	79,34,778
BEP	61%	57%	50%	54%	54%	58%	58%

Break even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses were equal within a specific period. It means that there were no net profits or no net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.

9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	21,172,271	27,077,797	31,721,153	36,288,966	41,667,968	46,764,456	50,723,384
Add: Depreciation	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807	7,400,807
Add: Prepayment exp. without off	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Net Cash Annual (A)	28,573,877	34,678,604	39,121,960	44,189,773	49,268,775	53,765,263	58,424,191
PV Factor @ 10 %	0.91	0.82	0.73	0.65	0.57	0.51	0.45
Disc Cash Flow	26,14,840	28,44,173	29,21,197	30,18,077	30,88,012	30,14,796	29,08,000

Net present value is the present value of the cash flows at the required rate of return of your project compared to your initial investment. If the NPV of a project or investment is positive, it is a profitable investment.

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	21,172,271	27,077,797	31,721,153	36,288,966	41,667,968	46,764,456	50,723,384
Average net profit							
Total Project cost							
ROI							

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment.

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Sensitivity analysis to a financial model that determines how target variables are affected based on changes in Quantity or cost of various inputs. Considered here is amount \$11 (+/-) while calculating sensitivity analysis.

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	20241507							
Profit after Tax & Dividend	2117234	2707797	3177133	3658886	4156888	4658486	5092304	5473304
Add: Depreciation	740870	740870	740870	740870	740870	740870	740870	740870
Add: Amortization	10000	10000	10000	10000	10000	10000	10000	10000
Remove on TL	740870	740870	740870	740870	740870	740870	740870	740870
Total	5417332	6144146	6654941	7164945	7670759	8057067	8417332	87188
Total Amount Paid	1151837	1526409	1526409	1526409	1526409	1526409	1526409	1526409
Debt Service Coverage Ratio (DSCR)	4.70	4.03	4.36	4.69	5.03	5.28	5.53	5.53

9.6 Debt Service Coverage Ratio (DSCR)

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

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	20241507							
Profit after Tax & Dividend	2117234	2707797	3177133	3658886	4156888	4658486	5092304	5473304
Add: Depreciation	740870	740870	740870	740870	740870	740870	740870	740870
Add: Amortization	10000	10000	10000	10000	10000	10000	10000	10000
Remove on TL	740870	740870	740870	740870	740870	740870	740870	740870
Total	5417332	6144146	6654941	7164945	7670759	8057067	8417332	87188
Total Amount Paid	1151837	1526409	1526409	1526409	1526409	1526409	1526409	1526409
Debt Service Coverage Ratio (DSCR)	4.70	4.03	4.36	4.69	5.03	5.28	5.53	5.53

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	20241507							
Profit after Tax & Dividend	2117234	2707797	3177133	3658886	4156888	4658486	5092304	5473304
Add: Depreciation	740870	740870	740870	740870	740870	740870	740870	740870
Add: Amortization	10000	10000	10000	10000	10000	10000	10000	10000
Remove on TL	740870	740870	740870	740870	740870	740870	740870	740870
Total	5417332	6144146	6654941	7164945	7670759	8057067	8417332	87188
Total Amount Paid	1151837	1526409	1526409	1526409	1526409	1526409	1526409	1526409
Debt Service Coverage Ratio (DSCR)	4.70	4.03	4.36	4.69	5.03	5.28	5.53	5.53

Payback period (in years) - Project

5.13

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows whether a company has enough income to pay its debt.

Average DSCR 4.50

## Grains Crops and Production Details

### 10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	335
Total No. of Non-members Cultivating Grain Crops	0
<b>Total</b>	<b>335</b>
Average Land Holding per Member (Acres)	2.25
Total Cultivated Land under grain Crop(Acres)	754

### 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)
		(%)	(In Acres)				
Summer	Soybean	40%	301.50	30	9,045.00	10%	8,140.50
	Red Gram/Tur	30%	226.13	12	2,713.50	20%	2,170.80
	Paddy/Rice	0%	-	-	-	-	-
	Green Gram/ Moong	15%	113.06	10	1,130.63	15%	961.03
	Maize	0%	-	-	-	-	-
	Black Gram/Uddid	15%	113.06	10	1,130.63	10%	1,017.56
	Bajra	0%	-	-	-	-	-
	Jawar	0%	-	-	-	-	-
	Sunflower	0%	-	-	-	-	-
	Wheat	30%	226.125	12	1,356.75	20%	1,085.40
	Bengal Gram/Channa	0%	-	-	-	-	-
	Jawar	50%	113.06	12	1,356.75	-	-
	Maize	0%	-	-	-	-	-
	Safflower	0%	-	-	-	-	-
Area Under Summer Cultivation (In Acres)		5%	37.6875	-	-	-	-
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	Quantity of Marketable Surplus Produce Considered for Trading Business						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	68%	65%	70%	75%	80%	85%	90%
Red Gram/Tur	4,884.30	5,291.33	5,698.35	6,105.38	6,512.40	6,919.43	7,326.45
Paddy/Rice	1,302.48	1,411.02	1,519.56	1,628.10	1,736.64	1,845.18	1,953.72
Green Gram/ Moong	576.62	624.67	672.72	720.77	768.83	816.88	864.93
Maize	-	-	-	-	-	-	-

82

	610.54	661.42	712.29	763.17	814.05	864.93	915.81
Black Gram/Udid							
Bajra							
Jawar							
Sunflower							
Wheat				814.05		922.59	976.86
Bengal Gram/Channa	651.74	705.51	759.78				
Jawar							
Maize							
Safflower							
	0						
	0						
	0						
Groundnut							
	0						
	0						
	0						

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	0%	5%	10%	15%	20%	25%	30%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean							
Red Gram/Tur							
Paddy/Rice							
Green Gram/Moong							
Maize							
Black Gram/Udid							
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							
Jawar							
Maize							
Safflower	0						
	0						
	0						
Groundnut							
	0						
	0						

10.5 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	0%	5.0%	10.0%	15.0%	20.0%	25.0%	30.0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean							
Red Gram/Tur							
Paddy/Rice							

Green Gram/ Moong									
Maize									
Black Gram/Udid									
Bajra									
Jawar									
Sunflower									
Wheat									
Bengal Gram/Channa									
Jawar									
Maize									
Safflower									
	0								
	0								
	0								
Groundnut									
	0								
	0								
	0								



Fruit & Vegetables Crop Production Details

11.1 Details of members and non-members	
Total No. of Members Cultivating F & V	0
Total No. of Non-members Cultivating F & V	0
Average Land Holding per member (Acres)	0
Total Cultivated Land Under F & V (Acres)	0

11.2 Statement Showing Area, production, productivity and marketable surplus of Crops

Season	Crop	Cultivation In (%)	Cultivation (in Acres)	Yield/Acres (in Quintals)	Total Production (in Quintals)	Consumption (%)	Marketable Surplus (in Quintals)
Summer	Area Under Vegetables in Summer Season (In Acres)						
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
Rabbi	Area Under Vegetables in Rabbi Season (In Acres)						
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
Kharif	Area Under Vegetables in Kharif Season (In Acres)						
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0
			0%	0	0	0%	0

Note- Please note the crop/fruits/vegetable grown in the FPC catchment which has marketable surplus

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	60%	65%	70%	75%	80%	85%	90%
Citrus Fruits	0	0	0	0	0	0	0
Banana	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

34

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Particulars		35%	40%	45%	50%	55%	60%	65%
Citrus Fruits	0	0	0	0	0	0	0	0
Banana	0	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0	0
<b>11.5 Crop-wise Area Considered for Agri Input Service Centre</b>								
Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
		5%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%
Citrus Fruits	0	0	0	0	0	0	0	0
Banana	0	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0	0

- Assumptions:
- 1 5% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
  - 2 90% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
  - 3 5% of total land of members is considered for Agri input service centre business

















75

Facility 3 - Warehouse  
14.1 Capacity Utilization

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilization	7178.00	7276.00	8424.00	9072.00	9072.00	9072.00	9072.00
Total Quantity Stored per Annum	6480.00	7178.00	8424.00	9072.00	9072.00	9072.00	9072.00

Capacity 17800.00 MTT

12

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Variable									
Average Charge per MTT per Month		175	8,74,800	9,01,148	11,17,600	12,42,000	13,78,433	14,19,786	14,62,780
Total Revenue			8,74,800	9,01,148	11,17,600	12,42,000	13,78,433	14,19,786	14,62,780
Expenses									
Variable Cost	MTT	68.120	21,194	22,229	25,529	27,798	30,129	32,533	35,233
Domestic	MTT	2,07,560	2,12,581	2,19,088	2,27,888	2,37,865	2,48,287	2,47,899	2,47,899
Electricity		19,000	1,85,400	1,90,962	1,96,831	2,03,592	2,08,609	2,14,259	
Total Variable Cost			4,56,480	4,70,174	4,84,280	4,98,808	5,13,772	5,29,188	5,45,061
Fixed Cost									
Warehouse Manager									
Total Fixed Cost									
Total Expenses			4,56,480	4,70,174	4,84,280	4,98,808	5,13,772	5,29,188	5,45,061
Operating Profit			4,18,320	5,20,974	6,29,411	7,43,885	8,64,661	8,90,601	9,17,319

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

























