

**SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.**  
**PROJECT COST**

<b>SR. NO.</b>	<b>PARTICULARS</b>	<b>AMOUNT</b>
1	Mechanization- custom hiring centre a) Mulching paper Spreader Machine -1 b) Drip Injector Machine-5 c) Planting Machine hand operated -6 d) HTP Pump Sprayer -4 e) Drone Sprayer-1	7.56
2	Storage pack house 2117 sqft@ 1181/sqft	25.01
3	Cold Storage 10 Mt. & precooling 3 Mt.	18.90
4	Grading table 8	1.88
5	Cretes-600	2.12
6	Transport vehicle 2.5 Tons Capacity	12.25
7	Lab room equipment	2.40
8	Pre-Op/ Preliminary Exp.	5.10
	Total :	75.22

**SOURCES OF FUND (Term Loan)**

<b>SR. NO.</b>	<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>%</b>
1	Own Contribution	5.09	6.76%
2	Bank Loan	25.00	33.24%
3	Subsidy	45.13	60.00%
	Total :	75.22	100%
		-	

**SOURCES OF FUND (Cash Credit)**

<b>Sr. No.</b>	<b>PARTICULARS</b>	<b>AMOUNT</b>
1	Current Assets a) Sundry Debtors b) Stock in Hand c) Cash and Bank Balances d) Advances to farmers  Total Current Assets	 11.88  4.05 15.00  30.92
2	Current Liabilities	2.21
3	Net Working Capital	28.72
4	Maximum Permissible C.C. 70%	20.00
5	C.C. Demanded	20.00
6	Interest on C.C. 11.5%	2.30

# SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.

## PROJECTED PROFIT AND LOSS ACCOUNT

Sr. No.	PARTICULERS	I	II	III	IV	V
<b>A]</b>	<b>INCOME :-</b>					
1)	Total Receipts	86.71	96.02	106.24	117.46	129.76
2)	Closing Stock	-	-	-	-	-
	<b>TOTAL [A] :-</b>	<b>86.71</b>	<b>96.02</b>	<b>106.24</b>	<b>117.46</b>	<b>129.76</b>
1)	Opening Stock	-	-	-	-	-
2)	Total Variable Expenses	39.75	43.73	48.10	52.91	58.20
3)	Total Fixed Expenses	16.93	18.62	20.49	22.53	24.79
4)	Preliminary exp and other write offs	1.02	1.02	1.02	1.02	1.02
	Profit Before Interest and Depn	29.01	32.66	36.64	41.00	45.76
	Depreciation	8.32	7.29	6.40	5.62	4.93
	Interest on Term Loan	2.67	2.20	1.66	1.06	0.39
	Interest on Cash Credit	2.30	2.30	2.30	2.30	2.30
	<b>N.P. BEFORE TAX [ C - D ]</b>	<b>15.72</b>	<b>20.87</b>	<b>26.28</b>	<b>32.02</b>	<b>38.13</b>
	<b>Less : Income Tax @30%</b>	4.72	6.26	7.88	9.61	11.44
	<b>NET PROFIT [ C - D ]</b>	<b>11.00</b>	<b>14.61</b>	<b>18.40</b>	<b>22.41</b>	<b>26.69</b>

**SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.**  
**PROJECTED BALANCE SHEET**

PARTICULERS		I	II	III	IV	V
<b>A]</b>	<b>LIABILITES :-</b>					
1)	Capital Account	8.39	9.85	11.69	13.93	16.60
2)	Grant	45.13	45.13	45.13	45.13	45.13
3)	Term Loan	21.07	16.67	11.73	6.19	-
4)	Cash Credit	20.00	20.00	20.00	20.00	20.00
5)	Current Liabilities	2.21	2.43	2.67	2.94	3.23
		<b>96.80</b>	<b>94.08</b>	<b>91.22</b>	<b>88.20</b>	<b>84.96</b>
<b>B]</b>	<b>PROPERTY &amp; ASSETS:-</b>					
1)	Fixed Assets	61.80	54.50	48.11	42.49	37.56
2)	Investments	-	-	-	-	-
3)	Current Assets					
	a) Cash & Bank Balances	4.05	6.86	8.37	8.63	7.67
	b) Sundry Debtors	11.88	13.15	14.55	16.09	17.78
	c) Stock	-	-	-	-	-
4)	Advances to farmers	15.00	16.50	18.15	19.97	21.96
5)	Mis. Expenditure to the extent of not written off	4.08	3.06	2.04	1.02	-
		<b>96.80</b>	<b>94.08</b>	<b>91.22</b>	<b>88.20</b>	<b>84.96</b>

# SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.

## PROJECTED CASH FLOW STATEMENT

SR. No.	PARTICULARS	I	II	III	IV	V
<b>A]</b>	<b>RECEIPTS:-</b>					
1)	Opening Cash Bal.	-	4.05	6.86	8.37	8.63
2)	Net Profit After Tax	11.00	14.61	18.40	22.41	26.69
3)	Term Loan	25.00	-	-	-	-
4)	Cash Credit	20.00	-	-	-	-
5)	Increase in Creditors	2.21	0.22	0.24	0.27	0.29
6)	Depreciation	8.32	7.29	6.40	5.62	4.93
7)	Own contribution to project ( i.e. Term Loan )	5.09	-	-	-	-
8)	Subsidy Received	45.13				
9)	Other Write Offs	1.02	1.02	1.02	1.02	1.02
	<b>Total Cash Inflow :-</b>	<b>117.77</b>	<b>27.19</b>	<b>32.92</b>	<b>37.69</b>	<b>41.57</b>
<b>B]</b>	<b>PAYMENTS:-</b>					
1)	Drawings	7.70	13.15	16.56	20.17	24.02
2)	Investments	-	-	-	-	-
3)	Repayment of Loan	3.93	4.40	4.94	5.54	6.19
4)	Increase in Debtors	11.88	1.28	1.40	1.54	1.69
5)	Increase in Stock	-	-	-	-	-
6)	Addition to Fixed Asset	70.12	-	-	-	-
7)	Preliminary and other cost	5.10				
8)	Advances to farmers	15.00	1.50	1.65	1.82	2.00
	<b>Total Cash Outflow :-</b>	<b>113.73</b>	<b>20.32</b>	<b>24.54</b>	<b>29.06</b>	<b>33.90</b>
<b>C]</b>	<b>CLOSING BALANCE</b>	<b>4.05</b>	<b>6.86</b>	<b>8.37</b>	<b>8.63</b>	<b>7.67</b>

**SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.**

<b>Particulars</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b>Fixed Exp</b>					
<b>Office &amp; Admin</b>					
Printing & Stationery	0.15	0.17	0.18	0.20	0.22
Telephone	0.06	0.07	0.07	0.08	0.09
Internet & Broadband	0.06	0.07	0.07	0.08	0.09
Office Electricity	-	-	-	-	-
Accounting Charges	0.15	0.17	0.18	0.20	0.22
Legal Expenses	0.15	0.17	0.18	0.20	0.22
Staff Salary	4.80	5.28	5.81	6.39	7.03
Conveyance	0.20	0.22	0.24	0.27	0.29
Travelling Expenses	0.20	0.22	0.24	0.27	0.29
Periodicals	0.02	0.02	0.02	0.03	0.03
Staff Welfare	0.08	0.09	0.10	0.11	0.12
Program Management Exp	-	-	-	-	-
Trainings	2.50	2.75	3.03	3.33	3.66
Soil Testing & Crop Planning	1.03	1.13	1.25	1.37	1.51
<b>Total</b>	<b>9.40</b>	<b>10.34</b>	<b>11.37</b>	<b>12.51</b>	<b>13.76</b>
<b>Factory and Vehicle Exp</b>					
Repairs	2.00	2.20	2.42	2.66	2.93
Insurance	0.13	0.14	0.16	0.17	0.19
Skilled Manpower	3.00	3.30	3.63	3.99	4.39
Electricity	2.40	2.64	2.90	3.19	3.51
<b>Total</b>	<b>7.53</b>	<b>8.28</b>	<b>9.11</b>	<b>10.02</b>	<b>11.02</b>
<b>Total Fixed Expenses</b>	<b>16.93</b>	<b>18.62</b>	<b>20.49</b>	<b>22.53</b>	<b>24.79</b>
<b>Variable Exp</b>					
Labor	24	26.40	29.04	31.94	35.14
Diesel Etc	12	13.20	14.52	15.97	17.57
Stocks of Safety Gear (gloves, disinfectants, etc)	0.5	0.55	0.61	0.67	0.73
Repairs & Maintenance	2.5	2.75	3.03	3.33	3.66
Misc Exp	0.75	0.83	0.91	1.00	1.10
<b>Total Variable Exp</b>	<b>39.75</b>	<b>43.725</b>	<b>48.0975</b>	<b>52.90725</b>	<b>58.197975</b>

## CAPITAL ACCOUNT

PARTICULERS	I	II	III	IV	V
Capital Account Op. Balance	-	8.39	9.85	11.69	13.93
Add : Addition	5.09	-			
Profit as per Profit & Loss	11.00	14.61	18.40	22.41	26.69
Account :-	16.09	23.00	28.25	34.10	40.62
<b><u>Less:</u></b>					
1) Dividend	7.70	13.15	16.56	20.17	24.02
	7.70	13.15	16.56	20.17	24.02
	<b>8.39</b>	<b>9.85</b>	<b>11.69</b>	<b>13.93</b>	<b>16.60</b>

# LOAN REPAYMENT SCHEDULE

1 Amount of Loan 25.00  
 2 Rate of Interest 11.50 % p.a.  
 3 Repayment Schedule Monthly

INST. NO.	PRINCIPAL REPAYMENT	INTEREST REPAYMENT	TOTAL REPAYMENT	PRINCIPLE AT THE BIGINING	PRINCIPLE AT THE END
					25.00
1	0.31	0.24	0.55	25.00	24.69
2	0.31	0.24	0.55	24.69	24.38
3	0.32	0.23	0.55	24.38	24.06
4	0.32	0.23	0.55	24.06	23.74
5	0.32	0.23	0.55	23.74	23.42
6	0.33	0.22	0.55	23.42	23.09
7	0.33	0.22	0.55	23.09	22.76
8	0.33	0.22	0.55	22.76	22.43
9	0.34	0.21	0.55	22.43	22.10
10	0.34	0.21	0.55	22.10	21.76
11	0.34	0.21	0.55	21.76	21.42
12	0.34	0.21	0.55	21.42	21.07
<b>TOTAL :-</b>	<b>3.93</b>	<b>2.67</b>			

INST. NO.	PRINCIPAL REPAYMENT	INTEREST REPAYMENT	TOTAL REPAYMENT	PRINCIPLE AT THE BIGINING	PRINCIPLE AT THE END
13	0.35	0.20	0.55	21.07	20.72
14	0.35	0.20	0.55	20.72	20.37
15	0.35	0.20	0.55	20.37	20.02
16	0.36	0.19	0.55	20.02	19.66
17	0.36	0.19	0.55	19.66	19.30
18	0.37	0.18	0.55	19.30	18.93
19	0.37	0.18	0.55	18.93	18.56
20	0.37	0.18	0.55	18.56	18.19
21	0.38	0.17	0.55	18.19	17.82
22	0.38	0.17	0.55	17.82	17.44
23	0.38	0.17	0.55	17.44	17.05
24	0.39	0.16	0.55	17.05	16.67
<b>TOTAL :-</b>	<b>4.40</b>	<b>2.20</b>			

# LOAN REPAYMENT SCHEDULE

- |   |                    |              |
|---|--------------------|--------------|
| 1 | Amount of Loan     | 25.00        |
| 2 | Rate of Interest   | 11.50 % p.a. |
| 3 | Repayment Schedule | Monthly      |

INST. NO.	PRINCIPAL REPAYMENT	INTEREST REPAYMENT	TOTAL REPAYMENT	PRINCIPLE AT THE BIGINING	PRINCIPLE AT THE END
25	0.39	0.16	0.55	16.67	16.28
26	0.39	0.16	0.55	16.28	15.88
27	0.40	0.15	0.55	15.88	15.49
28	0.40	0.15	0.55	15.49	15.08
29	0.41	0.14	0.55	15.08	14.68
30	0.41	0.14	0.55	14.68	14.27
31	0.41	0.14	0.55	14.27	13.86
32	0.42	0.13	0.55	13.86	13.44
33	0.42	0.13	0.55	13.44	13.02
34	0.43	0.12	0.55	13.02	12.59
35	0.43	0.12	0.55	12.59	12.16
36	0.43	0.12	0.55	12.16	11.73
<b>TOTAL :-</b>	<b>4.94</b>	<b>1.66</b>			

INST. NO.	PRINCIPAL REPAYMENT	INTEREST REPAYMENT	TOTAL REPAYMENT	PRINCIPLE AT THE BIGINING	PRINCIPLE AT THE END
37	0.44	0.11	0.55	11.73	11.29
38	0.44	0.11	0.55	11.29	10.85
39	0.45	0.10	0.55	10.85	10.40
40	0.45	0.10	0.55	10.40	9.95
41	0.45	0.10	0.55	9.95	9.50
42	0.46	0.09	0.55	9.50	9.04
43	0.46	0.09	0.55	9.04	8.58
44	0.47	0.08	0.55	8.58	8.11
45	0.47	0.08	0.55	8.11	7.64
46	0.48	0.07	0.55	7.64	7.16
47	0.48	0.07	0.55	7.16	6.68
48	0.49	0.06	0.55	6.68	6.19
<b>TOTAL :-</b>	<b>5.54</b>	<b>1.06</b>			

# LOAN REPAYMENT SCHEDULE

1	Amount of Loan	25.00
2	Rate of Interest	11.50 % p.a.
3	Repayment Schedule	Monthly

INST. NO.	PRINCIPAL REPAYMENT	INTEREST REPAYMENT	TOTAL REPAYMENT	PRINCIPLE AT THE BIGINING	PRINCIPLE AT THE END
49	0.49	0.06	0.55	6.19	5.70
50	0.50	0.05	0.55	5.70	5.21
51	0.50	0.05	0.55	5.21	4.71
52	0.50	0.05	0.55	4.71	4.20
53	0.51	0.04	0.55	4.20	3.69
54	0.51	0.04	0.55	3.69	3.18
55	0.52	0.03	0.55	3.18	2.66
56	0.52	0.03	0.55	2.66	2.13
57	0.53	0.02	0.55	2.13	1.60
58	0.53	0.02	0.55	1.60	1.07
59	0.54	0.01	0.55	1.07	0.53
60	0.53	0.01	0.54	0.53	-
<b>TOTAL :-</b>	<b>6.19</b>	<b>0.39</b>			



## DEPRECIATION CHART

YEAR 1

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	-	43.91	43.91	4.39	39.52
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	-	26.21	26.21	3.93	22.28
4	Land	0.00%	-	-	-	-	-
			-	70.12	70.12	8.32	61.80

YEAR 2

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	39.52	-	39.52	3.95	35.57
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	22.28	-	22.28	3.34	18.94
4	Land	0.00%	-	-	-	-	-
			61.80	-	61.80	7.29	54.50

YEAR 3

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	35.57	-	35.57	3.56	32.01
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	18.94	-	18.94	2.84	16.10
4	Land	0.00%	-	-	-	-	-
			54.50	-	54.50	6.40	48.11

YEAR 4

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	32.01	-	32.01	3.20	28.81
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	16.10	-	16.10	2.41	13.68
4	Land	0.00%	-	-	-	-	-
			48.11	-	48.11	5.62	42.49

YEAR 5

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	28.81	-	28.81	2.88	25.93
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	13.68	-	13.68	2.05	11.63
4	Land	0.00%	-	-	-	-	-
			42.49	-	42.49	4.93	37.56

YEAR 6

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	25.93	-	25.93	2.59	23.34
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	11.63	-	11.63	1.74	9.89
4	Land	0.00%	-	-	-	-	-
			37.56	-	37.56	4.34	33.22

YEAR 7

SR. NO.	ASSET DESCRIPTION	RATE	OPENING WDV	ADDITIONS	TOTAL	DEPRECIATION	CLOSING WDV
1	Building Construction	10.00%	23.34	-	23.34	2.33	21.00
2	Furniture & Fittings	10.00%	-	-	-	-	-
3	Machinery, Vehicles, Tools Etc	15.00%	9.89	-	9.89	1.48	8.40
4	Land	0.00%	-	-	-	-	-
			33.22	-	33.22	3.82	29.40

# SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.

## RATIO ANALYSIS

SR.NO.	PARTICULARS	I	II	III	IV	V
<b>1)</b>	<b>DEBT SERVICE COVERAGE RATIO</b>					
	Net Profit	11.00	14.61	18.40	22.41	26.69
	Depreciation	8.32	7.29	6.40	5.62	4.93
	Interest on Loan	4.97	4.50	3.96	3.36	2.69
	Funds available for repayment (A) :-	24.30	26.40	28.76	31.39	34.32
	Loan Repayment	3.93	4.40	4.94	5.54	6.19
	Interest on Loan	4.97	4.50	3.96	3.36	2.69
	Bank Instalment with Interest (B) :-	8.90	8.90	8.90	8.90	8.89
	D. S. C. R. (A/ B)	2.73	2.97	3.23	3.53	3.86
	Average DSCR	3.26				
<b>2)</b>	<b>NET PROFIT RATIO</b>					
	a) Net Profit	11.00	14.61	18.40	22.41	26.69
	b) Sales	86.71	96.02	106.24	117.46	129.76
	NP Ratio ( a / b )	12.69%	15.21%	17.32%	19.08%	20.57%
	Average NP Ratio	16.97%				
<b>3)</b>	<b>DEBT EQUITY RATIO</b>					
	a) Borrowings from various sources	41.07	36.67	31.73	26.19	20.00
	b) Capital Balances	8.39	9.85	11.69	13.93	16.60
	Debt Equity Ratio ( a / b )	4.90	3.72	2.71	1.88	1.20
<b>4)</b>	<b>CURRENT RATIO</b>					
	a) Current Assets	15.92	20.02	22.93	24.72	25.45
	b) Current Liabilities	2.21	2.43	2.67	2.94	3.23
	Current Ratio	7.21	8.24	8.58	8.41	7.87
	Average Current Ratio	8.06				
<b>5)</b>	<b>INTEREST COVERAGE RATIO</b>					
	a) Net Profit	11.00	14.61	18.40	22.41	26.69
	b) Depreciation	8.32	7.29	6.40	5.62	4.93
	c) Bank Interest	4.97	4.50	3.96	3.36	2.69
	Total :	24.30	26.40	28.76	31.39	34.32
	Interest Coverage Ratio	4.89	5.87	7.26	9.33	12.75

# SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.

## CALCULATION OF PRODUCTION AND SALE

Sr. No.	PARTICULERS	I	II	III	IV	V
Job Work Schedule- Pack-house						
A	Baby Corn Grading & Packing per Day (in MT)	2.52	2.77	3.05	3.35	3.69
	Days of operation	250.00	250.00	250.00	250.00	250.00
	Total Raw (MT)	630.00	693.00	762.30	838.53	922.38
	Total Finished	63.00	69.30	76.23	83.85	92.24
	Job Work charge borne by farmer	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
	Job Work Receipts (in Lakhs)	12.60	13.86	15.25	16.77	18.45
	B	Chillies Grading & Packing Capacity per Day (in MT)	5.56	6.12	6.73	7.40
Days of operation		180.00	180.00	180.00	180.00	180.00
Total (MT)		1,000.80	1,100.88	1,210.97	1,332.06	1,465.27
Job Work charge from Private Partner per MT		4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Job Work Receipts (in Lakhs)		40.03	44.04	48.44	53.28	58.61
C	Okra Grading & Packing Capacity per Day (in MT)	5.25	5.78	6.35	6.99	7.69
	Days of operation	100.00	100.00	100.00	100.00	100.00
	Total (MT)	525.00	577.50	635.25	698.78	768.65
	Job Work charge from Private Partner per MT	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
	Job Work Receipts (in Lakhs)	26.25	28.88	31.76	34.94	38.43
Total Job Work Receipts (in Lakhs)		78.88	86.77	95.45	104.99	115.49
Custom Hiring Schedule						
1	Mulching paper Spreader Machine					
	Maximum Area @ 100% CU	600.00	600.00	600.00	600.00	600.00
	Area (as per CU assumed)	240.00	270.00	300.00	330.00	360.00
	Service charge per acre	1,600.00	1,680.00	1,764.00	1,852.20	1,944.81
Total (in Rs. Lakh)		3.84	4.54	5.29	6.11	7.00
2	Drip Injector Machine					
	Maximum Area @ 100% CU	800.00	800.00	800.00	800.00	800.00
	Area (as per CU assumed)	320.00	360.00	400.00	440.00	480.00
	Service charge per acre	50.00	53.00	56.00	59.00	62.00
Total (in Rs. Lakh)		0.16	0.19	0.22	0.26	0.30
3	Planting Machine hand operated					
	Maximum Area @ 100% CU	200.00	200.00	200.00	200.00	200.00
	Area (as per CU assumed)	80.00	90.00	100.00	110.00	120.00
	Service charge per acre	40.00	42.00	44.00	46.00	48.00
Total (in Rs. Lakh)		0.03	0.04	0.04	0.05	0.06
4	HTP Pump					
	Maximum Area @ 100% CU	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
	Area (as per CU assumed)	600.00	675.00	750.00	825.00	900.00
	Service charge per acre	100.00	105.00	110.00	115.00	120.00
Total (in Rs. Lakh)		0.60	0.71	0.83	0.95	1.08
5	Drone Sprayer					
	Maximum Area @ 100% CU	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
	Area (as per CU assumed)	400.00	450.00	500.00	550.00	600.00
	Service charge per acre	800.00	840.00	882.00	926.10	972.41
Total (in Rs. Lakh)		3.20	3.78	4.41	5.09	5.83
Total Custom Hiring Receipts		7.83	9.25	10.80	12.46	14.27
Total Receipts		86.71	96.02	106.24	117.46	129.76

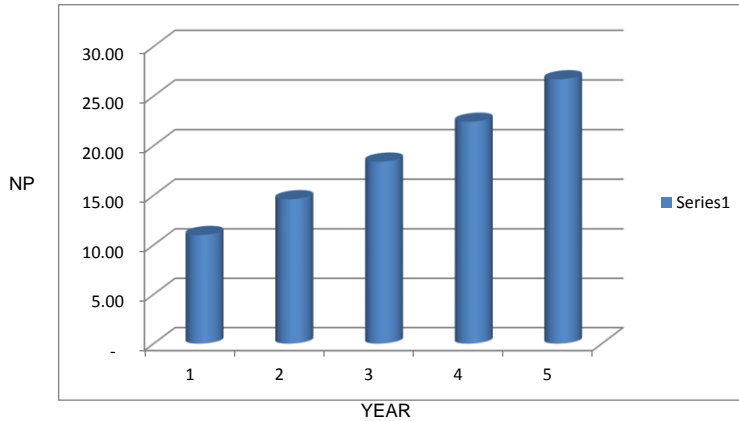
# SHREE MAHAGANAPATI AGRO PRODUCER COMPANY LTD.

## CALCULATION OF WORKING CAPITAL AND CASH CREDIT

Sr. No.	PARTICULARS	I	II	III	IV	V
1	Current Assets					
	a) Sundry Debtors	11.88	13.15	14.55	16.09	17.78
	b) Stock in Hand	-	-	-	-	-
	c) Cash and Bank Balances	4.05	6.86	8.37	8.63	7.67
	d) Advances to farmers	15.00	16.50	18.15	19.97	21.96
	Total Current Assets	30.92	36.52	41.08	44.68	47.41
2	Current Liabilities	2.21	2.43	2.67	2.94	3.23
3	Net Working Capital	28.72	34.09	38.40	41.74	44.17
4	Maximum Permissible C.C. 70%	20.00	24.00	27.00	29.00	31.00
5	C.C. Demanded	20.00	20.00	20.00	20.00	20.00
6	Interest on C.C. 11.5%	2.30	2.30	2.30	2.30	2.30

## GRAPHICAL PRESENTATION OF SOME IMPORTANT FINANCIALS

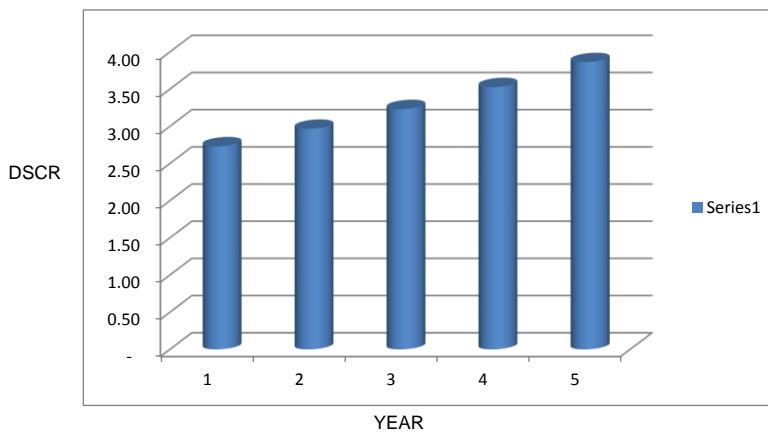
### A) NET PROFIT



#### Comment :-

Potential net profit earned by the project is good. Net profit is showing rising trend. This is indication of feasibility of this project.

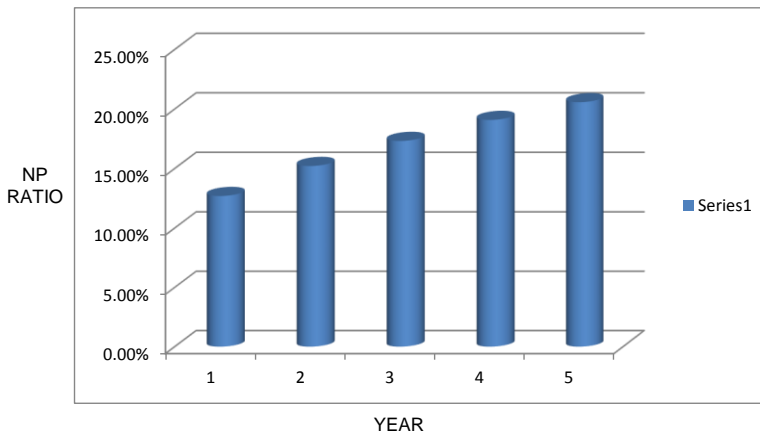
### B) DEBT SERVICE COVERAGE RATIO ( DSCR )



#### Comment :-

Ideal DSCR is 2. DSCR of this project is above 2 in all the years. This ratio is also showing rising trend. This is one another sign of feasible project.

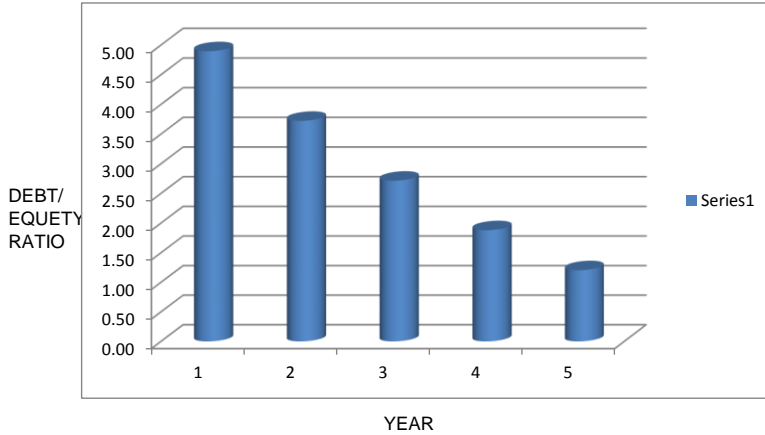
### C) Net Profit to Turnover Ratio



#### Comment :-

Net profit to turnover ratio of this project is also good. In such type of businesses Net profit to turnover ratio is about 10 %. In this case NP ratio is above 10 % in all the years of projection. Also Net Profit to turnover ratio is showing rising trend. This is indication of Feasible project.

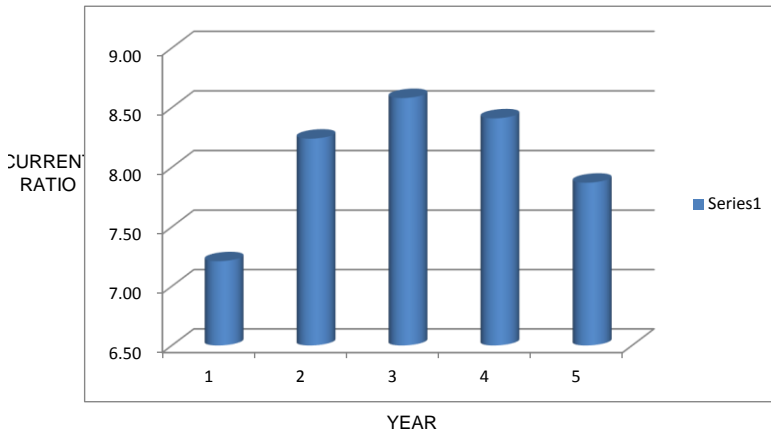
#### D] DEBT EQUETY RATIO



#### Comment :-

Debt equity ratio of this project is acceptable. This ratio is showing falling trend. Leverage position of the proposed project is good.

#### E] CURRENT RATIO



#### Comment :-

Ideal current ratio for such industry is 2 In this case Current Ratio is well above ideal ratio. This is idication of Strong Liquidity position of proposed project.

#### F] SUMMARY

Taking into account all financial information and important ratios applicable to the project it can be said that project is feasible. It is showing great profitability.