

Problem Statement

Farmers have less Technology Access, especially in the rural parts of INDIA.
there are Limited agri input options locally & the better alternatives are out of reach.
This eventually causes delay, increased input cost, Poor coordination & mismanagement
which results in the Loss or low yield.

Access to technology, Agriculture Extension services,
quality inputs including agriculture equipment/machines
will enable farmers to have increased productivity and income.

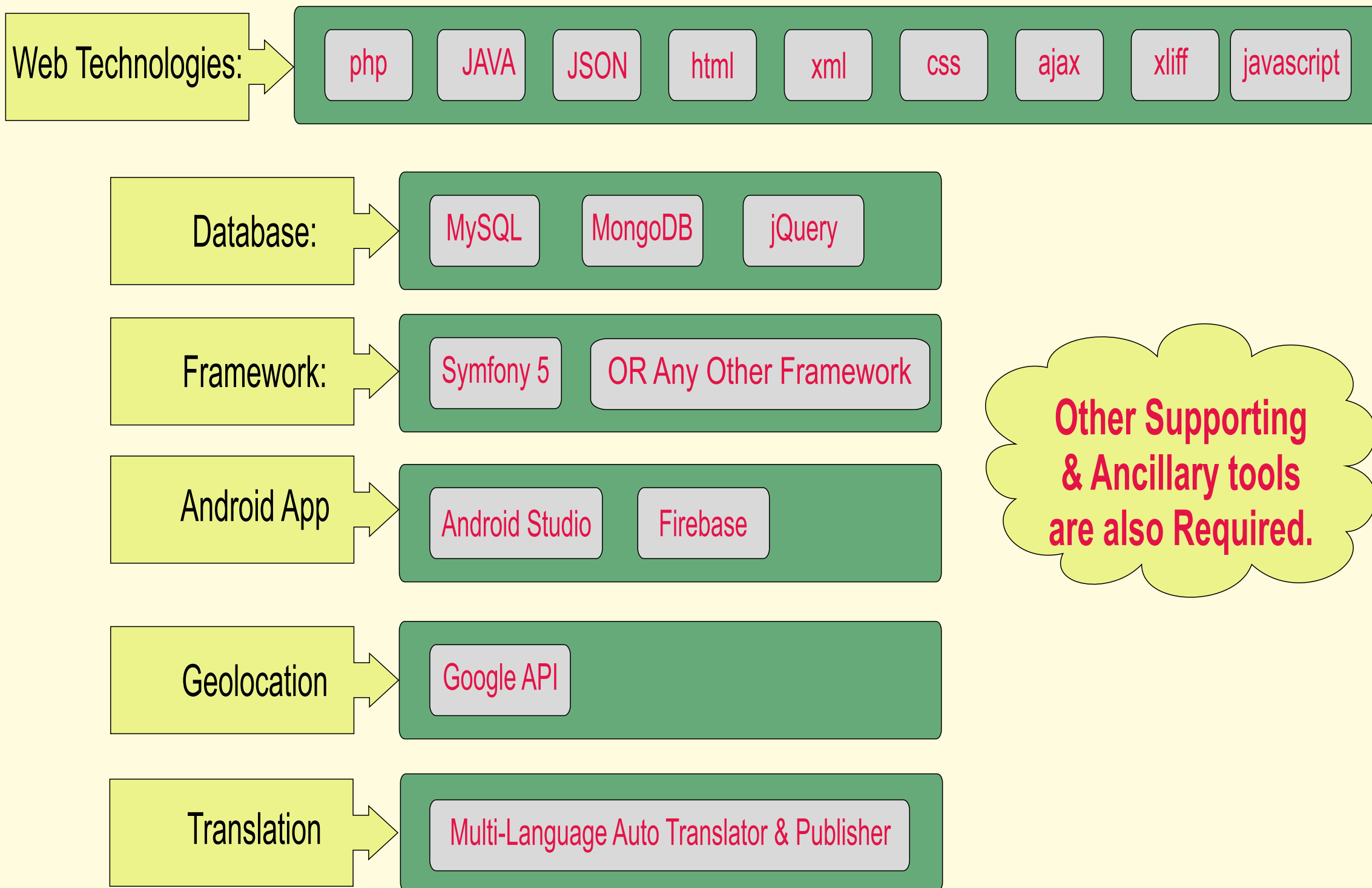
Proposed Solution

We propose to establish a network / Chain of Branches/Units nationwide.
Let's call this branch/unit as "Kisaan Business Center " hereafter referred to as KBC.

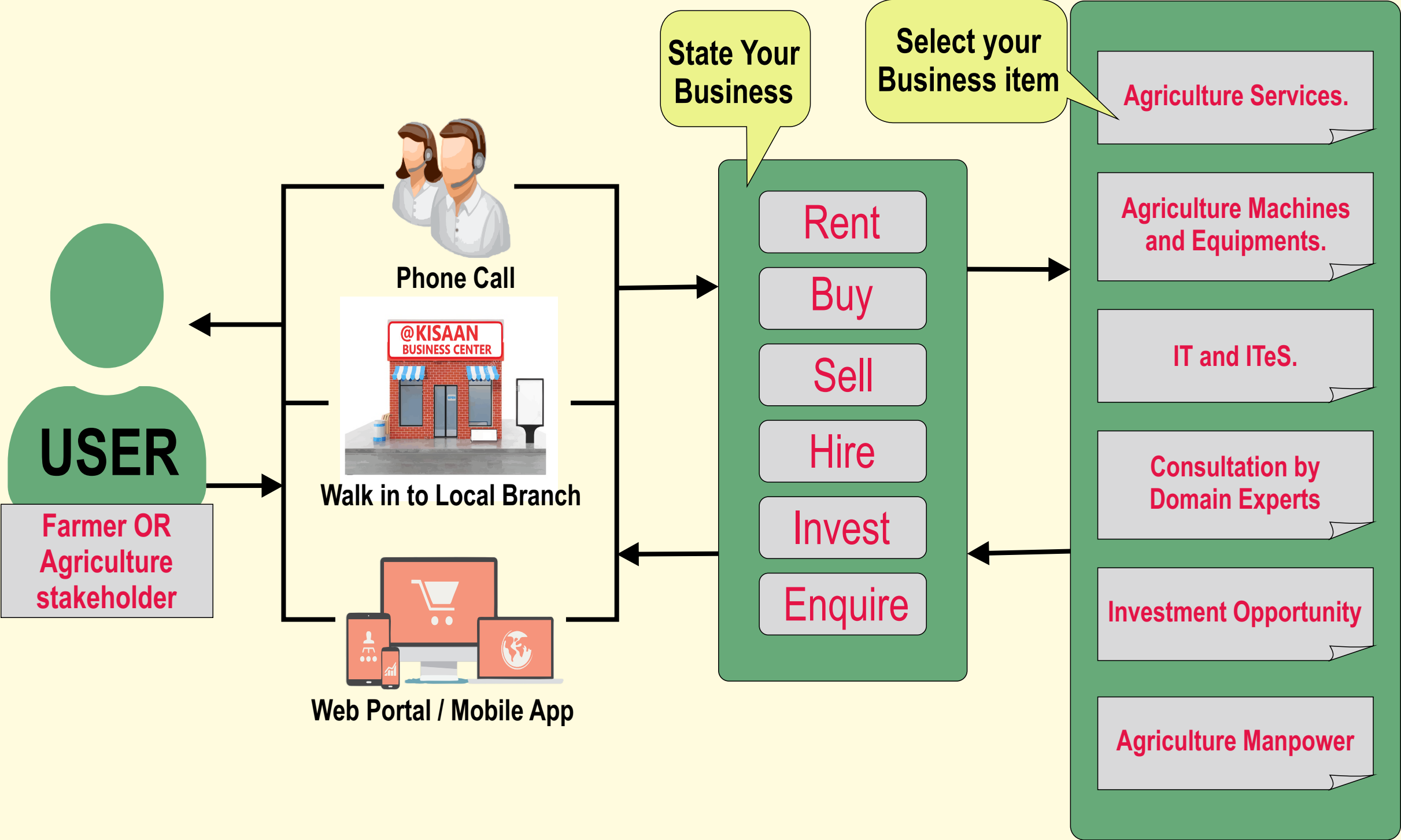
Each KBC is the Peer to Peer Shared Service and Marketplace platform,

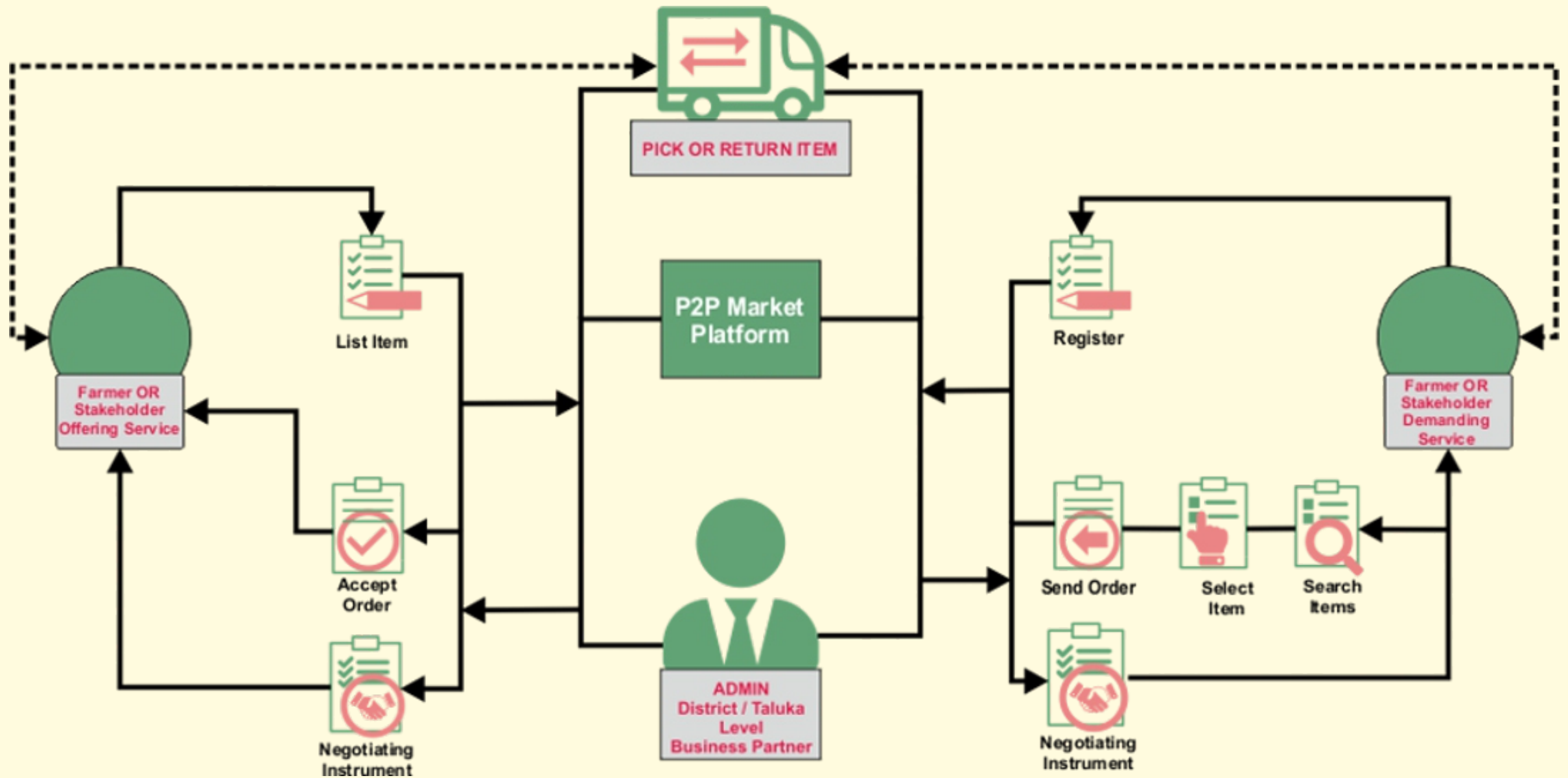
This will enable Farmers to Buy / Sell / Rent / Hire / Invest within the peer community.

Farmers shall have easy access to Agri Services/Agri Inputs through this Marketplace platform.



Use Case





COST OF PROJECT		
<i>(INR In Lakhs)</i>		
Sr. No.	Particulars	Amount
1	Machinery and Equipment	3
2	Working Capital	20
Total		23

MEANS OF FINANCE	
<i>(INR In Lakhs)</i>	
Own Contribution (Company Fund)	3
Composite Term Loan	20
Total	23

FIXED ASSETS

MACHINERY AND EQUIPMENTS		
		(<i>INR In Lakhs</i>)
Sr. No.	PARTICULAR	COST
1	Furniture & Fittings	0.6
2	Computer / Laptop	0.8
3	Hand Sprayer / Power Sprayer	1
4	Electricity Power Backup	0.4
5	Soil Testing Kit	0.2
Total		3

DEPRECIATION ON FIXED ASSETS			
			(<i>INR In Lakhs</i>)
Year	Cost	Depreciation	WDV/COST
1	3.00	0.45	2.55
2	2.55	0.38	2.17
3	2.17	0.33	1.84
4	1.84	0.28	1.57
5	1.57	0.23	1.33

CALCULATION OF WORKING CAPITAL				
PARTICULAR	For 100% Capacity Utilization	For 90% Capacity Utilization	For 80% Capacity Utilization	For 70% Capacity Utilization
INSECTICIDES	5,00,400	450360	400320	350280
(INR In lakhs)	5.00	4.50	4.00	3.50
FUNGICIDE	2,49,600	224640	199680	174720
(INR In lakhs)	2.50	2.25	2.00	1.75
WEEDICIDE	3,35,000	301500	268000	234500
(INR In lakhs)	3.35	3.02	2.68	2.35
SEED & FERTILIZERS	6,90,000	621000	552000	483000
(INR In lakhs)	6.90	6.21	5.52	4.83
TOOLS & EQUIPMENTS	225000	202500	180000	157500
(INR In lakhs)	2.25	2.03	1.80	1.58
TOTAL For One Cycle	20,00,000	1800000	1600000	1400000
(INR In lakhs)	20.00	18.00	16.00	14.00

EXPENSE & INCOME

ADMINISTRATIVE EXPENSES					
			(INR in Lakh)		
YEAR	1st Year	2nd Year	3rd Year	4th Year	5th Year
Labour	1.2	1.5	2	2	2
Salary	7	7	8	10	10
Rent	3	3	3	3	3
Traveling Exp	0.36	0.5	0.8	0.8	0.8
Phone / Internet Bill	0.12	0.12	0.12	0.12	0.12
Electricity Power Bill	0.12	0.12	0.12	0.12	0.12
Total	11.8	12.24	14.04	16.04	16.04

TOTAL INCOME PROJECTION					
			(INR in Lakh)		
YEAR	1st Year (70% Capacity)	2nd Year (80% Capacity)	3rd Year (80% Capacity)	4th Year (90% Capacity)	5th Year (100% Capacity)
Hedging Income	24.07	24.97	28.64	32.72	32.72
Gross Sales Receipts	18.20	20.80	20.80	23.40	26.00
TOTAL INCOME	42.27	45.77	49.44	56.12	58.72

PROFITABILITY STATEMENT

PROFITABILITY STATEMENTS					
			(INR in Lakh)		
YEAR	1st Year 70% Capacity	2nd Year 80% Capacity	3rd Year 80% Capacity	4th Year 90% Capacity	5th Year 100% Capacity
INCOMES	42.27	45.77	49.44	56.12	58.72
Total (A)	42.27	45.77	49.44	56.12	58.72
EXPENDITURES					
Product Procurement cost	14.00	16.00	16.00	18.00	20.00
Administrative Exp	11.8	12.24	14.04	16.04	16.04
Interest on term loan	3.15	2.47	1.79	1.11	0.43
Dep. On fixed assets	0.45	0.38	0.33	0.28	0.23
Total(B)	29.40	31.09	32.15	35.42	36.70
Net Operating Profit(A-B)	12.88	14.68	17.29	20.70	22.02
Net Profit after tax	9.66	11.01	12.97	15.53	16.52
Cash Accruals	10.11	11.39	13.29	15.80	16.75

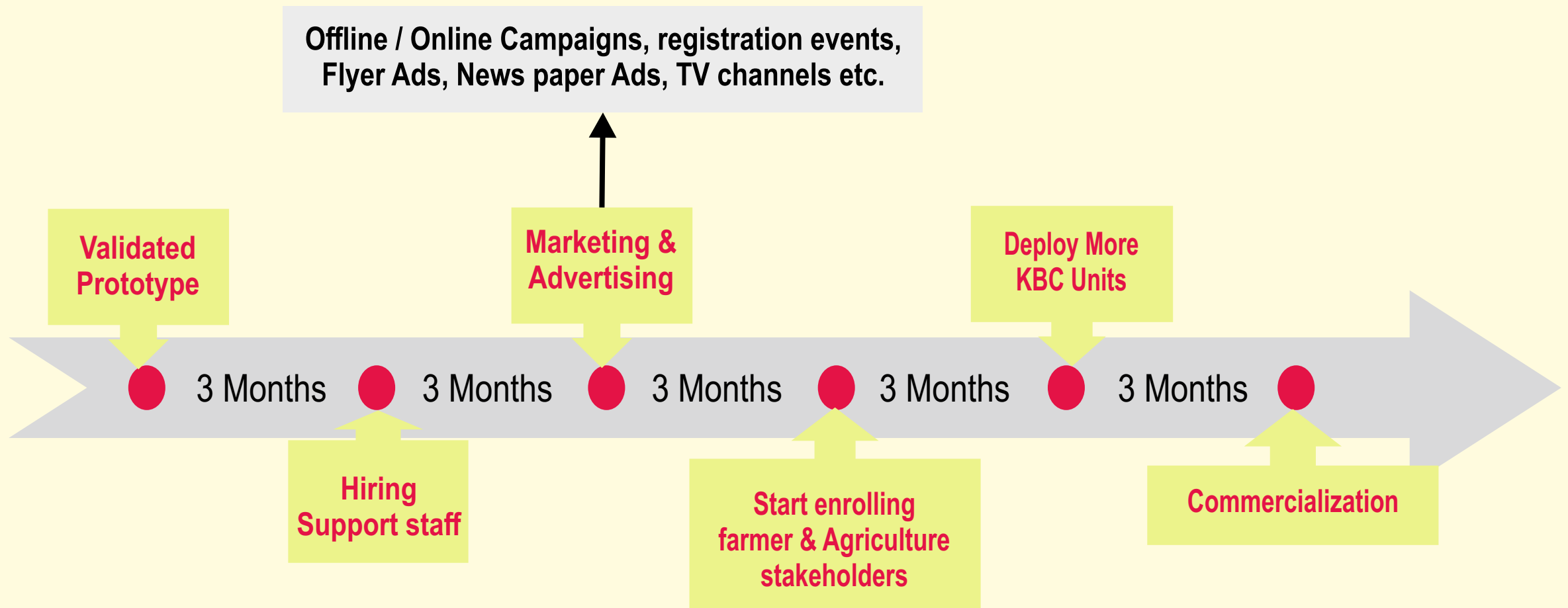
PROJECTED BALANCESHEETS						
				(INR in lakh)		
YEAR		1st Year 70% Capacity	2nd Year 80% Capacity	3rd Year 80% Capacity	4th Year 90% Capacity	5th Year 100% Capacity
LIABILITIES						
Own contribution		3	12.66	23.67	36.64	52.16
Net profit after tax		9.66	11.01	12.97	15.53	16.52
	subTotal	12.66	23.67	36.64	52.16	68.68
Term Loan		16	12	8	4	0
Total Liabilities		28.66	35.67	44.64	56.16	68.68
ASSETS						
FIXED ASSETS		3.00	2.55	2.17	1.84	1.57
CURRENT ASSETS						
Closing stocks		14.00	16.00	16.00	18.00	20.00
Cash & Bank Balance		11.36	16.62	25.87	35.52	46.21
Debtors		0.3	0.5	0.6	0.8	0.9
Total Assets		28.66	35.67	44.64	56.16	68.68
		0.00	0.00	0.00	0.00	0.00

PROJECTED CASH FLOW STATEMENTS					
			(INR in Lakh)		
YEARS	1st	2nd	3rd	4th	5 th
SOURCES OF FUND					
Opening balances	0.00	11.36	16.62	25.87	35.52
Own capital	3.00	0.00	0.00	0.00	0.00
Term Loan	20.00	0.00	0.00	0.00	0.00
Cash Accruals	9.66	11.39	13.29	15.80	16.75
Total	32.66	22.75	29.91	41.67	52.27
APPLICATIONS					
Fixed Asset Cost	3.00	0.00	0.00	0.00	0.00
Repayment of Term Loan	4.00	4.00	4.00	4.00	4.00
Increase in closing stock	14.00	2.00	0.00	2.00	2.00
increase in debtors	0.30	0.20	0.10	0.00	0.00
Closing balance	11.36	16.62	25.87	35.52	46.21
Total	32.66	22.82	29.97	41.52	52.21
	0.00	-0.07	-0.06	0.15	0.06

PROJECTED DEBT SERVICE COVERAGE RATIOS

PROJECTED DEBT SERVICE COVERAGE RATIOS					
			(INR in lakh)		
YEARS	1st Year	2nd Year	3rd Year	4th Year	5th Year
Net profit after tax	9.66	11.01	12.97	15.53	16.52
Depreciation on fixed assets	0.45	0.38	0.33	0.28	0.23
Interest on Loan	3.15	2.47	1.79	1.11	0.43
Total(A)	13.25	13.86	15.08	16.91	17.18
Repayment Term Loan	4.0	4.0	4.0	4.0	4.0
Interest	3.15	2.47	1.79	1.11	0.43
Total(B)	7.15	6.47	5.79	5.11	4.43
D.S.C.R	1.85	2.14	2.61	3.31	3.88
Average D.S.C.R	2.76				

LOAN REPAYMENT AND INTEREST						
Rate of Interest (Annuul)	17			(Rs. In Lakh)		
Year	Quarter	Principal	Repayment	Balance	Interest	Total Interest
I	I	20	1	19	0.85	
	II	19	1	18	0.81	
	III	18	1	17	0.77	
	IV	17	1	16	0.72	
	First Year Total Repayment		4.0	First Year Total interest Paid		3.15
II	I	16	1	15	0.68	
	II	15	1	14	0.64	
	III	14	1	13	0.60	
	IV	13	1	12	0.55	
	First Year Total Repayment		4.0	First Year Total interest Paid		2.47
III	I	12	1	11	0.51	
	II	11	1	10	0.47	
	III	10	1	9	0.43	
	IV	9	1	8	0.38	
	First Year Total Repayment		4.0	First Year Total interest Paid		1.79
IV	I	8	1	7	0.34	
	II	7	1	6	0.30	
	III	6	1	5	0.26	
	IV	5	1	4	0.21	
	First Year Total Repayment		4.0	First Year Total interest Paid		1.11
V	I	4	1	3	0.17	
	II	3	1	2	0.13	
	III	2	1	1	0.09	
	IV	1	1	0	0.04	
	First Year Total Repayment		4.0	First Year Total interest Paid		0.43



TARGET CUSTOMERS: Farmers & All types of Agriculture Stakeholders

OFFERINGS FOR THE CUSTOMERS:

Buy / Sell / Rent / Hire / Invest

Agriculture Inputs, Agriculture Services, Consulting, Agriculture Manpower

Thank You