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# **Detailed Project Report**

**on**

## **Intra-Sector Project**

**Commercial Fish/Prawn Farming,  
Fish Seed Hatchery & Freshwater Prawn Seed Hatchery**

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**Under MKUY**

**Name of the Entrepreneur/Entity:**

**Address:**

**Mob. No.**



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## 1. Project Summary

1	Name of the Enterprise (as per the Illustrative List of Enterprises)	Intra-Sector Project
2	Sector (as per the Illustrative List of Enterprises)	Fisheries
3	Project Capacity <sup>1</sup>	100,00,000 Fish fry/annum 100,00,000 Post Larvae 12000 Kg Fish/Prawn-6 acre
4	Key components of the project	Commercial Fish/Prawn Farming, Fish Seed Hatchery, FW Prawn Seed hatchery
5	Project Address (Village/Ward, Gram Panchayat/Municipality, Block, District)	
6	Products/Output from the project	Fry/ Post Larvae/ Fish
7	Total Project Cost	Rs. 96,11,000
8	Fixed Capital Cost	Rs. 94,85,000
9	Working/Recurring capital	Rs. 1,26,000
10	Bank Finance/ Self Finance	Bank Loan
11	Bank Loan Amount	Rs. 86,37,300
12	Promoter Contribution (min 10% of the project cost in case of bank loan)	Rs. 9,73,700
13	Assumed Rate of Interest	11%
14	Subsidy Eligibility (40%, 50%)	50%
15	Repayment Terms (Tenure, Moratorium, Frequency, Mode of Repayment: equal principal/equal instalment)	Equal Monthly Instalment
16	Key Financial Indicators: 1. Average Annual Net Profit 2. Debt Service Coverage Ratio (DSCR) 3. Internal Rate of Return 4. Break Even Year	Rs. 46,71,394 2.96 41.15% 2 Years 7 Months
17	Estimated employment to be generated (nos.)	5

Note:

1. Customized DPR is to be prepared as per the information given by the beneficiary.
2. Customized DPR is to be prepared as per the requirement of the beneficiary
3. The CIS will be calculated as per the cost norm of MKUY guideline
4. All the prices quoted here are indicative in nature
5. The particulars under each component of the capital investment may be changed as per the requirement of the project.

<sup>1</sup> Capacity can be in terms of area or quantity



## 2. Project Profile

### 2.1. Entrepreneur/Entity Profile

1	Name of the Entrepreneur/Entity	
2	Legal status (Individual/ Group/ FPO/ FPC/ Proprietorship/ Partnership firm/ Company/ Cooperative/ Federation/ Society/ Trust)	
3	Name of Representative <sup>2</sup> in Ease of entity	
4	Gender (Male/ Female/ Third Gender/ Not Applicable)	
5	Date of Birth of Individual/Representative of Entity	
6	Date of Incorporation/Registration of Entity	
7	Category opted for (Women/ ST/ SC/ Differently Abled/ Third gender/ Agri & Allied Graduate)	
8	Educational Qualification of Individual/Representative of Entity	
9	Passport size photograph of the Individual/ Representative of entity	
10	Local Address for Correspondence of the Individual/ Representative of entity	
11	Registered Address of Entity	
12	Main Office/Branch Address of Entity	
13	Phone no. of Individual/Representative of Entity	
14	Email Id of Individual/Representative of Entity	
15	AADHAR No. of Individual/Representative	
16	PAN of Individual/Representative of Entity, if available	
17	Farmer Id of Individual, if available	
18	Details of other Partner/Director/ President/Secretary	
19	Registration No./ CIN of the Entity <sup>3</sup>	
20	PAN/TAN of Entity	
21	GSTIN of Entity, if available	
22	Details of experience and exposure relevant to the proposed enterprise/project (family business, work experience, e-learning/certificate courses, trainings undertaken etc.)	

<sup>2</sup> Representative should be authorized by the board/governing body of the entity.

<sup>3</sup> Registration document:

Groups (SHG/PG/): FPO: Proprietorship firm: Registration Certificate under Shops & Establishment Act, Partnership firm: Registration Certificate from IGR of state, Company (Pvt. Ltd., Public Ltd., LLP, OPC, FPC): Certification of Incorporation, Cooperative/ Federation: Certificate of Registration from Registrar of Cooperative Societies, Society/Trust: Darpan Unique Id



## 2.2. Project Consultant Details

DPR prepared by: APICOL, Bhubaneswar

Please provide further details of the consultant:





## 2.3. Concept and Scope of the Project

A fish/ Prawn seed hatchery is a place where the artificial life cycle of fish takes place. The entire cycle, which includes breeding of fish, fertilization of eggs, incubation, hatching, rearing will occur artificially in fish hatcheries. It is very much influencing in the modern way of aquaculture as it has the capacity to allow the continuous supply of stocking materials of the pond. Through this, there would be a chance to raise the fish which are most popular in more number and reduce the fish which are not much required for mankind. This is purely started for commercial benefits and to stay close to the urban markets. The hatchery can be kept in a fish farm. That is, it can be induced as a part of fish production. It can also be an individual firm dedicated to producing fingerlings.

### Requirements for a Fish/ Prawn Hatchery Business

The requirements of fish hatcheries are common in induced fish production firm or an independent fingerling production.

- The water should be available abundantly throughout the year. The water should be under regular observation to check if there are any chemical changes occurring in water. If any of such changes are observed, then there should be an immediate treatment. The water should be aerated with a neutral pH level. It should also be free from pollutants which spoil the atmosphere with water.
- Though the fingerlings generally feed on plankton, there is no guarantee that they would be available all time or you cannot even guarantee that they would be sufficient to meet the required proteins and nutrients. So it is very much important to learn about the supplement food which would meet the minimum requirements of the young fish. The feeds, which would meet these requirements can be bought from the fish feed stores available in your respective localities.
- Fishes should be available for breeding. It is very much important to have matured male and female fishes in order to help with the hatchery. The breeding fishes you choose should have a good history and a quick rate of growth.
- If the hatchery is started treating it as an individual firm and not a part of fish production, then the owner or the farmer should maintain a market to make the people know about his stock.

### Market Potential

Fisheries or Aquaculture in India is a very important thing for the production of food. It plays a vital role in providing security in terms of nutrients and also helps in the exports of agriculture. This involves around 10 million people in India for several activities involved in fish farming which in turn helps in the employment. As we have several sources of water across the country involving seas to small lakes, India handles more than 8% of biodiversity in terms of the fishery.

India constitutes about 6.5% of fish production which occurs globally. It contributes 1% of the GDP and 5% of GDP in agriculture. Currently, India produces 11 million metric tonnes of fish. So, this leads to a contribution of around 64.5% of the inland sector. The percentage is the same with the cultured fishes. Fish culture is increasing the health, economy, employment and tourism of the country in a wide range. There are approximately 40 Brack water fish farm



development agencies in India. These agencies promote the growth of freshwater aquaculture in the country in a broader way. The production of carp has been increased to 26 million in recent times and the shrimp has increased up to 13 million.

- There are around 2 lakhs of fishing crafts which operate across the coast.
- There are 6 major fishing harbours across the country and approximately 60 minor fishing harbours.
- There are 4 million fisher folks in the country whose needs are satisfied by 1500 landing centres.
- 55 types of fishes and shellfish are exported out of the country.
- The export is done for approximately 76 countries across the world

### 3. Techno-commercial Assumptions

Sl. No.	Parameter	Value	Unit
1	Increase in Rate of Product	5	%
2	Increase in Electricity consumption	5	%
3	Collection from Debtors ( First Year)	10	Days
4	Collection from Debtors	10	Days
5	Payable to Creditors	15	Days
6	Drawing By Promoter	50	%
7	Increase in Staff Salary	5	%
8	Rate of Interest on TL	11	%
9	Rate of Interest on WC	9	%
10	Loan Repayment (in year)	7	Years
11	Raw Material in Stock ( on sales)	5	Days
12	Finished Goods in stock ( on sales)	5	Days
13	Promoter's Contribution (Term Loan)	10	%
14	Promoter's Contribution (Working Capital)	20	%
15	Working Capital Requirement	1	Months
17	Working Capital Utilisation	100	%
18	No. of Working days	300	Days



#### 4. Financial Details

##### Means of Finance

Sl. No.	Item	Amount	Amount
1	Promoter's equity	9,73,700	9,73,700
2	Bank Finance		86,37,300
	2A. Term Loan	85,36,500	
	2B. CC Limit	1,00,800	
	<b>Total</b>		<b>96,11,000</b>

##### 4.1. Project Fixed Capital

Details of Fixed Assets					
Sl. No.	Particulars	Unit	Qty.	Cost per unit	Total
<b>A</b>	<b>Land</b>				
1	Land Development	Sq. ft	435560	0.70	3,04,892
2	Fencing	ft	2700	60	1,62,000
	<b>Sub Total</b>				<b>4,66,892</b>
<b>B</b>	<b>Civil Construction (Building &amp; Shed)</b>				
1	Office Room cum Demonstration & Training Hall with Laboratory for quality control	Sq. ft	600	850.00	5,10,000
2	Store room	Sq. ft	250	350.00	87,500
3	Labour Shed	Sq. ft	200	350.00	70,000
4	50000 litres capacity overhead tank with necessary pipe arrangements	nos	2	LS	5,00,000
<b>a</b>	<b>Fish Seed Hatchery</b>				
1	RCC building for hatchery operation and monitoring	Sq. ft	600	850.00	5,10,000
	<b>Earthwork</b>				
1	Brooders ponds with inlet & outlet provision (1 No)	acre	0.5	LS	1,60,000
2	Nursery Ponds with inlet & outlet provision (5 Nos)	acre	0.09	LS	1,50,000
3	Stocking Ponds with inlet & outlet provision (6' depth)	acre WSA	6	LS	25,00,000
	<b>Hatchery Infrastructure</b>				
1	Hatchery shed	Sq. ft	600	350.00	2,10,000
2	Spawning pools 6 m Dia, 20 cm thick,brick cum RCC-1.5 m depth	nos	1	LS	1,50,000
3	Hatching Pool (1.84 m dia and 0.77 m height) (4 nos)	nos	4	LS	1,50,000
4	Spawn collection cistern ( 3.65* 3.3 *1.35) (1 no)	nos	1	LS	70,000



Details of Fixed Assets					
Sl. No.	Particulars	Unit	Qty.	Cost per unit	Total
5	Egg Collection Tank (6*2*1.5) (1 no)	nos	1	LS	70,000
<b>b</b>	<b>Prawn Seed Hatchery</b>				
	<b>Building &amp; Shed</b>				
1	Hatchery Shed	Sq. ft	1500	350.00	5,25,000
2	Broodstock Rearing Tank (5 * 4 * 1.5)	nos	4	LS	3,60,000
3	Incubation and spawning unit (2-3 m dia 1-1.5 m depth)	nos	6	LS	1,20,000
4	Larval Rearing Unit (8*6*1 )	nos	4	LS	4,00,000
5	Artemia Unit/Feed Preparation Tank (FRP Tank- 400 ltr)	nos	4	LS	20,000
6	Post Larval Holding Unit ( FRP Tank-1000 ltrs)	nos	2	LS	30,000
7	Storage Tanks for Freshwater, Saltwater and mixed water (10000 ltrs)	nos	8	LS	1,50,000
8	Water Treatment and Filtration Unit (50000 ltrs)	nos	2	LS	3,00,000
	Earth Work				
1	Nursery Tanks with inlet & outlet provision (5*3*1)	nos	6	LS	2,00,000
	<b>Sub Total</b>				<b>72,42,500</b>
<b>C</b>	<b>Water Supply</b>				
1	Water supply - Borewell/ Shallow tube well/ Pump		1	LS	2,50,000
2	GI Pipes, Valves, Circular frames, monofilament cloth bends & frames		1		
	<b>Sub Total</b>				<b>2,50,000</b>
<b>D</b>	<b>Electrification</b>				
1	Electrical Installation, Transformer 25 KVA, DG Set (10-30 KVA)		1	LS	5,00,000
	<b>Sub Total</b>				<b>5,00,000</b>
<b>E</b>	<b>Plant &amp; Machinery</b>				
Sl. No.	Particulars	Specification	Qty	Unit Price	Total
1	Sprinkler 10 nos. with pipe		2	5,000	10,000
2	5 HP Electric Pump Set			LS	20,000
3	1 Oxygen fitted cylinders with all fittings			LS	50,000
4	Breeding Kit (Syringe needle, Homogenizer, Hand nets, Petridish, Centrifuge etc)		10	1,500	15,000
5	Refrigerator	160 litres		LS	20,000
6	Nets			LS	30,000



### Details of Fixed Assets

Sl. No.	Particulars	Unit	Qty.	Cost per unit	Total
7	Nylon drag net for brooders	60 mx 30 m mesh size 1"	1	15000	15,000
8	Nylon drag net for fingerlings collection	10 mx 7 m mesh size half inch	25	1000	25,000
9	Air Blowers and compressor (10 HP)			LS	1,50,000
10	Aerators (2-3 HP)	nos	4	50000	2,00,000
11	Pumps, Chillers, Heaters			LS	1,00,000
12	Microscope, Incubators, Water Testing Kits etc.			LS	65,000
13	Bio-Filters/Sand Filters/Carbon Filters/ UV sterilizer etc			LS	1,00,000
14	Automatic Feeder (5-10 kg)/ Feed Mixture/ Grinder	nos	1	LS	1,00,000
	<b>Total Plant and Machinery Cost</b>				<b>9,00,000</b>
<b>F</b>	<b>Livestock</b>				
1	Brood Fish	kg	600	150	90,000
	<b>Total</b>				<b>90,000</b>
<b>G</b>	<b>Miscellaneous Expenditure</b>				
1	Insurance premium of assets				10,000
2	Cost of DPR Preparation				22,682
3	Other Misc. Exp				2,926
	<b>Total Miscellaneous Expenditure</b>				<b>35,608</b>

### 4.2. Project Variable Expenses

#### Details of Recurring Expenditure

A Details of raw material (per annum @ 100%)						
Sl. No.	Items	Unit	Rate/Unit (Rs)	Qty/day	Qty/annum (kg)	Total Cost (Rs)
1	Brood fish	kg		600	150.00	90,000
2	Early juveniles	no		250	12.00	3,000
3	Feed for brood stock/ Fry/Fingerlings	kg		4,000	45.00	1,80,000
4	Ovaprim	ml		160	40.00	6,400
5	Kerosene	lit		15	40.00	600
6	Micronutrients	kg		4	250.00	1,000
7	Lime	kg		500	10.00	5,000
8	Artificial feed (Oil cake, bran mixture)	kg		4,500	25.00	1,12,500
	<b>Total</b>			<b>10,029</b>		<b>3,98,500</b>



#### Details of salary and other benefits

Sl. No.	Type of Workers	No. of Worker	Salary Per Month/head (Rs)	Total Salary per Annum (Rs)
1	Supervisor	1	15,000	180000
2	Skilled Worker	2	10,000	240000
3	Unskilled Worker	2	8,000	192000
	<b>Grand Total</b>	5		<b>6,12,000</b>

#### 4.3. Details of Sales

##### Details of sales (Per annum @100% capacity)

Sl. No.	Type of products	Unit	Rate/Unit (Rs)	Quantity Per day	Quantity Per annum	Total (Rs)
1	Fry from 300 lakh spawns @ 30% survival rate	1000 fry @ Rs 350	0.35		1,00,00,000	35,00,000
2	Post Larvae of 100 lakh	1 PI @ Rs 0.50	0.50		1,00,00,000	50,00,000
3	Fish/ Prawn	Kg	120.00		12,000	14,40,000
	<b>Total</b>					<b>99,40,000</b>



#### 4.4. Project Balance Sheet

<b>Liabilities</b>	I	II	III	IV	V	VI	VII
<b>Opening Capital</b>	-	<b>16,93,332</b>	<b>24,72,652</b>	<b>33,60,145</b>	<b>41,73,751</b>	<b>49,78,149</b>	<b>56,11,691</b>
Add: Introduced	9,73,700						
Add: Profit	14,39,632	32,53,319	42,49,493	49,88,606	57,84,399	62,46,542	67,37,768
Less: Drawing	7,20,000	24,74,000	33,62,000	41,75,000	49,80,000	56,13,000	61,75,000
<b>Closing Capital</b>	<b>16,93,332</b>	<b>24,72,652</b>	<b>33,60,145</b>	<b>41,73,751</b>	<b>49,78,149</b>	<b>56,11,691</b>	<b>61,74,460</b>
Term Loan from Bank	76,79,157	67,22,603	56,55,358	44,64,612	31,36,075	16,53,801	-
<b>Current Liabilities</b>							
Cash Credit from Bank	1,00,800	1,00,800	1,00,800	1,00,800	1,00,800	1,00,800	1,00,800
Sundry Creditors	9,963	15,700	18,700	20,800	23,100	24,300	25,550
Expenses Payable	1,00,300	1,27,100	1,42,600	1,54,500	1,67,300	1,75,700	1,84,600
Current Provisions	3,49,128	11,26,423	15,53,354	18,70,117	22,11,171	24,09,232	26,19,758
<b>Total Current Liabilities</b>	<b>5,60,191</b>	<b>13,70,023</b>	<b>18,15,454</b>	<b>21,46,217</b>	<b>25,02,371</b>	<b>27,10,032</b>	<b>29,30,708</b>
<b>Total Liabilities</b>	<b>99,32,680</b>	<b>1,05,65,277</b>	<b>1,08,30,957</b>	<b>1,07,84,580</b>	<b>1,06,16,595</b>	<b>99,75,525</b>	<b>91,05,168</b>
<b>Assets</b>							
Fixed Assets	88,92,500	88,92,500	88,92,500	88,92,500	88,92,500	88,92,500	88,92,500
Less Depreciation	9,59,250	18,12,075	25,70,693	32,45,862	38,47,066	43,82,669	48,60,053
<b>Net Fixed Assets</b>	<b>79,33,250</b>	<b>70,80,425</b>	<b>63,21,808</b>	<b>56,46,638</b>	<b>50,45,434</b>	<b>45,09,831</b>	<b>40,32,447</b>
<b>Current Assets</b>							
Sundry Debtors	1,65,700	2,61,000	3,10,600	3,45,300	3,82,700	4,01,900	4,22,000
Inventories	86,233	88,133	1,36,767	1,62,267	1,80,333	1,99,450	2,09,533
Cash and Bank Balance	33,200	52,200	62,200	69,100	76,600	80,400	84,400
Other Current Assets	17,14,296	30,83,519	39,99,583	45,61,275	49,31,528	47,83,944	43,56,787
<b>Total Current Assets</b>	<b>19,99,430</b>	<b>34,84,852</b>	<b>45,09,149</b>	<b>51,37,942</b>	<b>55,71,161</b>	<b>54,65,694</b>	<b>50,72,720</b>
<b>Total Assets</b>	<b>99,32,680</b>	<b>1,05,65,277</b>	<b>1,08,30,957</b>	<b>1,07,84,580</b>	<b>1,06,16,595</b>	<b>99,75,525</b>	<b>91,05,168</b>
<b>Current Ratio</b>	<b>3.57</b>	<b>2.54</b>	<b>2.48</b>	<b>2.39</b>	<b>2.23</b>	<b>2.02</b>	<b>1.73</b>



#### 4.5. Calculation of Depreciation

Rates of Depreciation		10%	15%	Total depreciation for the year (Rs)
Year	1	7,49,250.00	2,10,000	9,59,250
	2	6,74,325.00	1,78,500	8,52,825
	3	6,06,892.50	1,51,725	7,58,618
	4	5,46,203.25	1,28,966	6,75,170
	5	4,91,582.93	1,09,621	6,01,204
	6	4,42,424.63	93,178	5,35,603
	7	3,98,182.17	79,201	4,77,384

#### 4.6. Projected P&L

Description	Year ending March 31st						
	I	II	III	IV	V	VI	VII
Capacity Utilisation	50	75	85	90	95	95	95
<b>Revenue</b>							
Sales	49,70,000	78,28,000	93,16,000	1,03,58,000	1,14,81,000	1,20,56,000	1,26,59,000
Opening Stock of Finished Goods	-	(82,833)	(1,30,467)	(1,55,267)	(1,72,633)	(1,91,350)	(2,00,933)
Closing Stock of Finished Goods	82,833	1,30,467	1,55,267	1,72,633	1,91,350	2,00,933	2,10,983
<b>Total Income (A)</b>	<b>50,52,833</b>	<b>78,75,633</b>	<b>93,40,800</b>	<b>1,03,75,367</b>	<b>1,14,99,717</b>	<b>1,20,65,583</b>	<b>1,26,69,050</b>
<b>Expenditure</b>							
Opening stock of Raw Material	-	3,400	5,300	6,300	7,000	7,700	8,100
Purchase ( Net) of Material	1,99,250	3,14,000	3,74,000	4,16,000	4,62,000	4,86,000	5,11,000
Closing Stock of Raw material	3,400	5,300	6,300	7,000	7,700	8,100	8,600
<b>Raw Material Consumption</b>	<b>1,95,850</b>	<b>3,12,100</b>	<b>3,73,000</b>	<b>4,15,300</b>	<b>4,61,300</b>	<b>4,85,600</b>	<b>5,10,500</b>
Repair & Maintenance- Machinery [@5% of Cost]	84,256	88,500	93,000	97,700	1,02,600	1,07,800	1,13,200
Electricity expense	3,97,600	6,26,300	7,45,300	8,28,700	9,18,500	9,64,500	10,13,600
Insurance cost	10,000	10,500	11,100	11,700	12,300	13,000	13,700
Administrative salaries and wages	6,12,000	6,42,600	6,74,800	7,08,600	7,44,100	7,81,400	8,20,500



<b>Description</b>	<b>Year ending March 31st</b>						
	I	II	III	IV	V	VI	VII
Other Misc Expenses [@2% of sales]	99,400	1,56,560	1,86,320	2,07,160	2,29,620	2,41,120	2,53,381
<b>Total Cost</b>	<b>13,99,106</b>	<b>18,36,560</b>	<b>20,83,520</b>	<b>22,69,160</b>	<b>24,68,420</b>	<b>25,93,420</b>	<b>27,24,881</b>
<b>Profit Before Depreciation, Interest and Tax</b>	<b>36,53,727</b>	<b>60,39,073</b>	<b>72,57,280</b>	<b>81,06,207</b>	<b>90,31,297</b>	<b>94,72,163</b>	<b>99,44,169</b>
Depreciation	9,59,250	8,52,825	7,58,618	6,75,170	6,01,204	5,35,603	4,77,384
<b>Profit Before Interest and Tax</b>	<b>26,94,477</b>	<b>51,86,248</b>	<b>64,98,663</b>	<b>74,31,037</b>	<b>84,30,092</b>	<b>89,36,561</b>	<b>94,66,785</b>
Interest on Term Loan	8,96,645	7,97,434	6,86,743	5,63,243	4,25,451	2,71,714	1,00,187
Interest on Working Capital Loan	9,072	9,072	9,072	9,072	9,072	9,072	9,072
<b>Total Interest Paid</b>	<b>9,05,717</b>	<b>8,06,506</b>	<b>6,95,815</b>	<b>5,72,315</b>	<b>4,34,523</b>	<b>2,80,786</b>	<b>1,09,259</b>
<b>Profit Before Tax</b>	<b>17,88,760</b>	<b>43,79,742</b>	<b>58,02,848</b>	<b>68,58,723</b>	<b>79,95,570</b>	<b>86,55,774</b>	<b>93,57,526</b>
Income Tax	3,49,128	11,26,423	15,53,354	18,70,117	22,11,171	24,09,232	26,19,758
<b>Profit after Tax</b>	<b>14,39,632</b>	<b>32,53,319</b>	<b>42,49,493</b>	<b>49,88,606</b>	<b>57,84,399</b>	<b>62,46,542</b>	<b>67,37,768</b>

#### 4.7. Projected Cash Flow

<b>Period Ending:</b>	I	II	III	IV	V	VI	VII
Cash & Bank Balance at Beginning	-	33,200	52,200	62,200	69,100	76,600	80,400
<b>Cash Inflow during the Period</b>	<b>1,08,91,930</b>	<b>49,15,976</b>	<b>54,53,542</b>	<b>59,94,538</b>	<b>67,41,757</b>	<b>71,37,391</b>	<b>78,62,984</b>
<b>Cash Outflow during the Period</b>	<b>1,08,58,730</b>	<b>48,96,976</b>	<b>54,43,542</b>	<b>59,87,638</b>	<b>67,34,257</b>	<b>71,33,591</b>	<b>78,58,984</b>
<b>Closing Cash &amp; Bank Balance</b>	<b>33,200</b>	<b>52,200</b>	<b>62,200</b>	<b>69,100</b>	<b>76,600</b>	<b>80,400</b>	<b>84,400</b>



#### 4.8. Projected Loan Repayment

Year	Interest	EMI	Principal
1	8,96,645.02	17,53,988.14	8,57,343.12
2	7,97,434.27	17,53,988.14	9,56,553.87
3	6,86,742.97	17,53,988.14	10,67,245.17
4	5,63,242.60	17,53,988.14	11,90,745.54
5	4,25,450.91	17,53,988.14	13,28,537.23
6	2,71,714.13	17,53,988.14	14,82,274.01
7	1,00,187.11	17,53,988.14	16,53,801.04
<b>Total</b>	<b>37,41,417.00</b>	<b>1,22,77,917.00</b>	<b>85,36,500.00</b>

#### 4.9. Calculation of DSCR, IRR and BEP

Year	I	II	III	IV	V	VI	VII
Net Sales	49,70,000	78,28,000	93,16,000	1,03,58,000	1,14,81,000	1,20,56,000	1,26,59,000
Net Profit	14,39,632	32,53,319	42,49,493	49,88,606	57,84,399	62,46,542	67,37,768
Interest Paid	9,05,717	8,06,506	6,95,815	5,72,315	4,34,523	2,80,786	1,09,259
<b>Cash Accruals (a)</b>	<b>23,45,349</b>	<b>40,59,826</b>	<b>49,45,308</b>	<b>55,60,920</b>	<b>62,18,922</b>	<b>65,27,328</b>	<b>68,47,028</b>
Principal	8,57,343	9,56,554	10,67,245	11,90,746	13,28,537	14,82,274	16,53,801
Interest	9,05,717	8,06,506	6,95,815	5,72,315	4,34,523	2,80,786	1,09,259
<b>Total (b)</b>	<b>17,63,060</b>						
DSCR	1.33	2.30	2.80	3.15	3.53	3.70	3.88
<b>Average DSCR</b>				<b>2.96</b>			



Calculation of Break-Even Point (BEP)							
Sales	50,52,833	78,75,633	93,40,800	1,03,75,367	1,14,99,717	1,20,65,583	1,26,69,050
Variable Cost	2,95,250	4,68,660	5,59,320	6,22,460	6,90,920	7,26,720	7,63,881
<b>Contribution</b>	<b>47,57,583</b>	<b>74,06,973</b>	<b>87,81,480</b>	<b>97,52,907</b>	<b>1,08,08,797</b>	<b>1,13,38,863</b>	<b>1,19,05,169</b>
Fixed Cost	29,68,823	30,27,231	29,78,632	28,94,184	28,13,227	26,83,089	25,47,643
<b>BEP Sales</b>	<b>31,53,065</b>	<b>32,18,773</b>	<b>31,68,351</b>	<b>30,78,900</b>	<b>29,93,054</b>	<b>28,55,051</b>	<b>27,11,109</b>
<b>Average BEP sales</b>				<b>30,25,472</b>			

Calculation of Internal Rate of Return (IRR)					
Sl. No.	Year	PAT	Depreciation	Cash Accrual	
	Cash outflow at beginning			-96,11,000	
1	31-03-2024	14,39,632	9,59,250	23,98,882	
2	31-03-2025	32,53,319	8,52,825	41,06,144	
3	31-03-2026	42,49,493	7,58,618	50,08,111	
4	31-03-2027	49,88,606	6,75,170	56,63,775	
5	31-03-2028	57,84,399	6,01,204	63,85,603	
6	31-03-2029	62,46,542	5,35,603	67,82,145	
7	31-03-2030	67,37,768	4,77,384	72,15,152	
<b>IRR</b>		<b>41.15%</b>			
<b>Payback Period</b>		<b>2 Years 7 Months</b>			



#### 4.10. Summary of Project Cost

Sl. No.	Name of Assets	Amount (Rs)
1	Land Development	4,66,892
2	Civil Construction	72,42,500
3	Irrigation/Water Supply	2,50,000
4	Electrification	5,00,000
5	Plant & Machinery	9,00,000
6	Livestock	90,000
7	Insurance	10,000
8	DPR Cost	22,682
9	Other Misc. Exp	2,926
<b>Total Fixed Cost</b>		<b>94,85,000</b>
<b>Recurring</b>		<b>1,26,000</b>
<b>Cost of Project</b>		<b>96,11,000</b>

#### 2 Working Capital Requirement

	Heads of Expenses	Amount/year
A	Raw Material	3,98,500
B	Salary	6,12,000
C	Utilities	3,97,600
D	Other Expenses	99,400
	<b>Sub total per year</b>	<b>15,07,500</b>

**Working capital requirement  
(one month)**      **1,26,000**