



MODEL DPR

ORGANIC INPUT PRODUCTION UNIT (Without Capital Subsidy)

Under Agriculture Infrastructure Fund Scheme

Submitted by



Knowledge Partner
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Submitted to



**Department of Agriculture,
Cooperation & Farmers Welfare**

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The views expressed and the conclusions arrived at in this document, including financial, are based on the data and information provided by various Government Departments and agencies, overall policy and approach of the State Government, discussions with the stakeholders at various levels as also the observations recorded by NABCONS during the study. Being only advisory in nature, such views and conclusions do not represent or reflect, in any way, the policy or views of NABARD.

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CREDIT CITATION

Preparation of this document has been possible with broad-based support and co-operation from various stakeholders. NABARD Consultancy Services hereby, sincerely and gratefully acknowledges the support and valuable co-operation extended by them.

Our sincere thanks are also due to all others who directly or indirectly helped NABCONS in preparation of this document.

DPR Template for projects under Agriculture Infrastructure Fund¹

1. Details of the Applicant

To be filled by the applicant

SN	Particulars	Details
i.	Name of the Applicant	
ii.	Constitution Legal Status of Applicant : (i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.)	
iii.	Registration No. of Applicant/CIN	
iv.	GST No. of Applicant	
v.	Date of Establishment/ Incorporation	
vi.	Address of the registered office	
vii.	PAN No. of Applicant	
viii.	Address of the proposed site	
ix.	District	
x.	State	
xi.	Pin Code	
xii.	Whether lead promoter belong to SC/ ST/ Woman/Minority	

*Details of associates/ allied firms, if any may also be provided.

2. Contact details of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members including addresses, telephone, mobile, fax, e-mail, website, PAN etc.

SN	Name of Aplicant/ Promoter(s)/ Partner(s)/ Director(s)/ Members	Address	Telephone No.	Mobile No.	E-mail Id	Any other details
1						
2						

¹ This template is prepared keeping in mind the essential information required by the lending institutions to process the loan application. Different formats of table/description can be used for preparation of the DPR but all the required information in template should be included in the DPR.

3. Details of the Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
1									To be filled by the applicant
2									

4. Relative experience of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity	Detail of Experience	Details of Turnover (year-wise)	Supporting Document attached, if any (Yes/No)
1				To be filled by the applicant
2				

5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/ Directors(s)

S N	Types of Facility	Name of Bank and Branch	Limits	Outstanding as on dd/mm/yyyy	Securities	Rate of interest	Repayment terms	Purpose
1	Cash Credit							To be filled by the applicant
2	Term Loan							
3	Others							

*Information pertaining to credit rating (internal /external) may also be shared along with the aforementioned information

6. Details of GST Returns submitted, if any or status of registration

7. Project Details

- a. Objective of the proposed project: BIO FERTILIZER MANUFACTURING UNIT SETUP
- b. Category of proposed infrastructure as per the Scheme:

SN	Component	Mark Tick (✓)
1	Supply chain	
2	Warehouses	
3	Silos	
4	Pack Houses	
5	Assaying Unit	
6	Sorting & Grading unit	
7	Cold Chain	
8	Logistics facilities	
9	Primary Processing Centres	
10	Ripening Chambers	
11	Organic input production	✓
12	Bio stimulant production unit	
13	Infrastructure for Smart and precision agriculture	
14	Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.	
15	Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.	
16	Any other (please Specify)	

- c. Type of Operating Model (Rental, PPP, captive, Lease, Franchise etc.) and details

8. Land Details:

SN	Particulars	Details
1	Land Area	
2	Status of Legal title & Possession	
3	if leased, Period of lease	
4	Coordinates of location	To be filled by the applicant
5	Details of CLU	
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	
7	Availability of Water	
8	Availability of Power	

9. Proposed facilities:

I. Details of proposed facility

S N	Type of facilities proposed to be created	No. of Units	Total Capacity [MT, Ltrs, MT/Hr.]	No. of Days of operation
1	Warehouse			
2	Silos			
3	Pack-house			
4	CA Store			
5	Cold store			
6	Frozen store			
7	Pre-cooling Chambers			
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as per actual]			
9	Ripening Chambers			
10	IQF			
11	Blast Freezing			
12	Refrigerated Vehicles/ Reefer vans			
13	Mobile Pre-coolers			
14	Insulated/ non-insulated distribution vehicle			
15	Irradiation Facility			
16	Organic input production	1	688.5 MT of Vermi Compost fertilizer, 45900 litres of Vermi Wash	360
17	Bio Stimulant production units			

18	Others (Specify)			
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- II. Details of technologies to be used/ alternative technologies Granulator
- III. Flow chart of activity process

10. Detailed timeline for construction of proposed project and proposed date for commencement of operation

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs)
1	Site Development	23.87
2	Civil Works	
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	41.77
5	Fixed cost on power supply connection or/ and Generator set/solar system etc.	
6	Common Utilities like Water/ETP/ STP, etc.	
7	Pre-operative Expenses	0.00
8	Interest During Construction	
9	Working capital	5.36
10	Add other items not listed above	
	Total Project Cost	71

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	6.35	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan (TL + CC)	57.15	90%
	Total	63.50	

*The source of the owned funds and also the capacity of the promoter to support the project in the event of cost escalations due to time overruns should also be mentioned

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Turnover	79.87	92.61	98.06	103.51	108.96	79.87	92.61
2	Cost of Operations	54.71	62.04	65.77	69.58	73.46	54.71	62.04
3	Gross Profit	25.15	30.58	32.29	33.93	35.50	25.15	30.58
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	25.15	30.58	32.29	33.93	35.50	25.15	30.58
5	Profit before taxation	13.603	20.527	23.669	26.607	29.356	13.603	20.527
6	Profit after taxation	9.522	14.369	16.568	18.625	20.549	9.522	14.369

*CMA data to be provided along with projected balance sheet, profit & loss statements, covering entire period of repayment.

d. Financial Parameters

SN	Particulars	Details (Ratio/%)	Ref Page No. in DPR*
1	Internal Rate of Return (IRR) [(a) With and (b) without grant/ subsidy]	74.32%	
2	Avg. Debt Service Coverage Ratio (DSCR)	2.08	
3	Break Even Point (BEP)	34.40%	
4	Debt-Equity Ratio (TTL/TNW)	1.84	
5	Fixed Assets Coverage Ratio	0.59	

e. Credit Facilities proposed
I. Fund Based

- a) Term Loan 51.92 lakhs
- b) Working Capital 5.23 lakhs
(Attach Assessment of working capital, if proposed)

II. Non Fund Based
f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore)
g. Repayment Schedule (Including moratorium period)
h. Details of Statutory/other approvals/registrations (status)

- 12. Availability of Raw Materials in the Catchment Area - provide details such as Adequate Volume, Wider Mix of Raw Materials, Days of Operation in a Year along with supporting data. Based on this information feasibility/viability of the project should be justified.**

To be filled by the applicant

- 13. Details of the catchment area of the project**

S.N	Location of the Catchment (Primary/Secondary)	Name Village/Dist/ APMC	Commodities to be sourced	Quantities to be sourced [MT] (per annum)
1				
2		To be filled by the applicant		

*DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).

- 14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players / retailers for assured cash flows if any.**

- 15. Employment Generation projections**

- a. Direct Employment: (Skilled and Semi-skilled).....9.....

PARTICULARS	NO.	SALARY	TOTAL	
SKILLED LABOUR	3	10000	30000	
UNSKILLED LABOUR	2	7000	14000	
ACCOUNTS ASSISTANT	1	8000	8000	
WATCHMEN	2	6000	12000	
	7			
PER MONTH			64000	
ADD: FRIENDLY BENEFIT@ 5%			3200	
TOTAL (PER MONTH)			67200	
TOTAL SALARY (PER YEAR) OR SAY IN LACS			730800	7.30

- b. Contractual Employment with no. of days:

- c. Indirect Employment (specify): ...Packing material suppliers, Dealers and Service providers, Local vendors gets indirect employment from this project in rural areas.

- 16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter alia, details of power generation.**

- 17. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprints and increasing operational efficiency:-**

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operationalefficiency
1			
2			

- 18. List of Manufacturers/ Suppliers of P&M (enclose quotations)**

I Certify that the information / contents as above furnished by me / us are true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any information furnished in the application is found false, my / our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

To be filled by the applicant

Date: _____

Signature of the Applicant

Place: _____

SAMPLE

Annexures

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DPR without subsidy

Annexure 1 - Estimated cost of the project

Estimated cost of project		
Sr. No.	Particulars	Grand Total (in lakhs)
1	Land and site development	
(a)	Land (Lease in name of company)	-
	Total	-
2	Site Development	16.00
(a)	Total	16.00
3	Civil Work	
(a)	Civil Work	
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	42.27
	Total	42.27
5	Miscellanoeus Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	5.23
7	Preliminary Expenses	-
(a)	Security Deposit	-
	Total	-
8	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establisment and Travelling and Other Expenses	-
(b)	Legal and Misc Expense	-
	Total	-
9	E mandi expense	-
	Total Cost of Project	63.50

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	6.35
2	Eligible Assistance	-
3	Term Loan	51.92
4	CC Limit	5.23
	Total	63.50

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

1. Civil Work	Units	Amt	
1 Site development	1	1,600,000	
Total Civil Work		1,600,000	
2. Plant and machinery	Units	Rate	Amt
1 Vermicompost Verms With Cow Dung			
Packing	800	5,000	4,000,000
2 Hand Operated Trolley	1	75,000	75,000
3 Compost Filter Machine	1	50,000	50,000
4 Bag Sewing Machine	1	10,000	10,000
5 Culture Trays	100	100	10,000
6 Weighting Scale	1	10,000	10,000
7 Buskets dung fark	1	15,000	15,000
8 Basket Trolley & Filter Tools	1	7,000	7,000
9 Temperature sensors	1	50,000	50,000
Total Plant and Machinery			4,227,000
Total fixed Assets			5,827,000

Annexure 4 - Estimated Cost of Production

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
No of Working months		12	12	12	12	12	12	12	12	12
Electricity expense	300,000	312,500	325,625	339,406	353,877	353,877	353,877	353,877	353,877	353,877
Input purchase cost - Cow dung and worms	3,993,300	4,630,593	4,902,981	5,175,368	5,447,756	5,447,756	5,447,756	5,447,756	5,447,756	5,447,756
Cost of Production	4,293,300	4,943,093	5,228,606	5,514,775	5,801,633	5,801,633	5,801,633	5,801,633	5,801,633	5,801,633
Sub Total	4,293,300	4,943,093	5,228,606	5,514,775	5,801,633	5,801,633	5,801,633	5,801,633	5,801,633	5,801,633
Administrative salaries and wages	1,178,100	1,260,567	1,348,807	1,443,223	1,544,249	1,652,346	1,768,010	1,891,771	2,024,195	
Total	1,178,100	1,260,567	1,348,807	1,443,223	1,544,249	1,652,346	1,768,010	1,891,771	2,024,195	
Cost of Sales	5,471,400	6,203,660	6,577,412	6,957,998	7,345,882	7,453,979	7,569,643	7,693,404	7,825,828	
Expected sales revenue	7,986,600	9,261,186	9,805,961	10,350,737	10,895,513	10,895,513	10,895,513	10,895,513	10,895,513	
Gross Profit	2,515,200	3,057,526	3,228,549	3,392,739	3,549,631	3,441,533	3,325,869	3,202,109	3,069,685	
Financial expense										
Interest on Term Loan	308,525	269,585	221,658	173,732	125,806	77,880	29,954	-	-	
Interest on WC Loan	52,300	52,300	52,300	52,300	52,300	52,300	52,300	52,300	52,300	
Total	360,825	321,885	273,958	226,032	178,106	130,180	82,254	52,300	52,300	
Operating profits (PBT)	2,154,375	2,735,641	2,954,590	3,166,707	3,371,525	3,311,353	3,243,615	3,149,809	3,017,385	
Preliminary Expense	-	-	-	-	-	-	-	-	-	
depreciation	794,050	682,943	587,701	506,026	435,954	375,810	324,162	279,789	241,647	
Net Profit before Tax	1,360,325	2,052,699	2,366,889	2,660,681	2,935,571	2,935,544	2,919,453	2,870,019	2,775,737	
Income Tax	408,098	615,810	710,067	798,204	880,671	880,663	875,836	861,006	832,721	
Profits after Tax	952,228	1,436,889	1,656,823	1,862,477	2,054,899	2,054,881	2,043,617	2,009,013	1,943,016	
Distribution of profits (80%)	761,782	1,149,511	1,325,458	1,489,981	1,643,920	1,643,904	1,634,894	1,607,211	1,554,413	
Profit transfer to balance sheet	190,446	287,378	331,365	372,495	410,980	410,976	408,723	401,803	388,603	

3. Electricity are semi-fixed cost. Rs. 50,000 pa is fixed, balance is variable at Rs. 10 per unit usage

4. Electricity usage in units is given below

Usage in units	25000	26250	27562.5	28940.625	30387.65625	30387.65625	30387.65625	30387.65625	30387.65625
Variable cost	250000	262500	275625	289406.25	303876.5625	303876.5625	303876.5625	303876.5625	303876.5625

Annexure 5- Projected balance sheet

Projected Balance sheet

Sr. No	Description	Year ending March 31st									
		I	II	III	IV	V	VI	VII	VIII	IX	
A	Asset										
1	Fixed Capital expenditure										
Gross Block	5,827,000	5,032,950.00	4,350,007.50	3,762,306.38	3,256,280.42	2,820,326.36	2,444,516.60	2,120,354.39	1,840,564.99		
Less- Depreciation	794,050	682,942.50	587,701.13	506,025.96	435,954.06	375,809.75	324,162.21	279,789.41	241,647.37		
net Block	5,032,950	4,350,007.50	3,762,306.38	3,256,280.42	2,820,326.36	2,444,516.60	2,120,354.39	1,840,564.99	1,598,917.61		
2	Sundry debtors	726,055	841,926	891,451	940,976	990,501	990,501	990,501	990,501		
3	Cash/ bank balance	1,322,311	1,508,856	1,645,196	1,742,115	1,808,648	1,816,318	1,771,465	2,475,559	3,129,886	
Total assets	7,081,315	6,700,789	6,298,953	5,939,371	5,619,475	5,251,336	4,882,320	5,306,625	5,719,305		
B	Liabilities										
1	Capital	635,000	825,446	1,112,823	1,444,188	1,816,683	2,227,663	2,638,639	3,047,363	3,449,165	
Add- Profit	190,446	287,378	331,365	372,495	410,980	410,976	408,723	401,803	388,603		
Less- Drawings	-	-	-	-	-	-	-	-	-		
Closing capital	825,446	1,112,823	1,444,188	1,816,683	2,227,663	2,638,639	3,047,363	3,449,165	3,837,769		
2	Term Loan	4,792,615	3,993,846	3,195,077	2,396,308	1,597,538	798,769	-	-	-	
3	Working capital	523,000	523,000	523,000	523,000	523,000	523,000	523,000	523,000	523,000	
4	Creditors	940,255	1,071,120	1,136,689	1,203,380	1,271,274	1,290,928	1,311,958	1,334,460	1,358,537	
Total liabilities	7,081,315	6,700,789	6,298,953	5,939,371	5,619,475	5,251,336	4,882,320	5,306,625	5,719,305		
Current Ratio											
Current Assets	2,048,365	2,350,782	2,536,647	2,683,091	2,799,149	2,806,820	2,761,966	3,466,060	4,120,388		
Current Liabilities	940,255	1,071,120	1,136,689	1,203,380	1,271,274	1,290,928	1,311,958	1,334,460	1,358,537		
Ratio	2.178522288	2.194695334	2.231611213	2.2296283	2.201846038	2.174265465	2.105224962	2.597351064	3.032960239		
Average				2.327344989							
Debt Equity ratio											
Debt	5,315,615	4,516,846	3,718,077	2,919,308	2,120,538	1,321,769	523,000	523,000	523,000		
Equity	825,446	1,112,823	1,444,188	1,816,683	2,227,663	2,638,639	3,047,363	3,449,165	3,837,769		
Ratio	6.439692309	4.058906624	2.574510543	1.606943749	0.951911659	0.500928367	0.171623813	0.151630887	0.136277109		
Average				1.843602785							
Fixed asset coverage ratio											
Fixed assets	5,032,950	4,350,008	3,762,306	3,256,280	2,820,326	2,444,517	2,120,354	1,840,565	1,598,918		
Debt	5,315,615	4,516,846	3,718,077	2,919,308	2,120,538	1,321,769	523,000	523,000	523,000		
Ratio	0.946823582	0.96306302	1.011895787	1.115428986	1.330004811	-	-	-	-		
Average				0.596357354							
Debt service coverage ratio											
Interest on loan (TL + WC)	360,825	321,885	273,958	226,032	178,106	130,180	82,254	52,300	52,300		
Instalment of loan	922,385	1,321,769	1,321,769	1,321,769	1,321,769	1,321,769	1,321,769	523,000	523,000		
Total	1,283,209	1,643,654	1,595,728	1,547,802	1,499,875	1,451,949	1,404,023	575,300	575,300		
Net operating income	2,515,200	3,057,526	3,228,549	3,392,739	3,549,631	3,441,533	3,325,869	3,202,109	3,069,685		
Ratio	1.960085651	1.860200565	2.023245539	2.191972901	2.366617217	2.370285008	0	0	0		
Average				2.080424374							

1. assumed that 60 days of purchases are average creditors maintained

2. assumed that 30 days of sales are average debtors maintained by the business

Annexure 8 - Details of Mnpower

Details of Manpower

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Machine operators	3	14,000	504,000
ii.	Accountant	1	22,000	264,000
iii.	Labour/ helper	2	10,500	252,000
iv.	Security	1	8,500	102,000
Total				1,122,000
Add: benefits @ 5%				56,100
Total				1,178,100

Total annual wages	1,178,100
Annual increase in wages	5%
Total manpower	7

Annexure 9 - Computation of Depreciation

Computation of Depreciation

Sr. No.	Particulars	Building and civil work	Plant and Machinery	Misc Fixed Asset	Amount in lakhs
i.	Cost	1,600,000	4,227,000	-	58.27
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				58.27

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		160,000.00	634,050.00	-	794,050.00
Year 2		144,000.00	538,942.50	-	682,942.50
Year 3		129,600.00	458,101.13	-	587,701.13
Year 4		116,640.00	389,385.96	-	506,025.96
Year 5		104,976.00	330,978.06	-	435,954.06
Year 6		94,478.40	281,331.35	-	375,809.75
Year 7		85,030.56	239,131.65	-	324,162.21
Year 8		76,527.50	203,261.90	-	279,789.41
Year 9		68,874.75	172,772.62	-	241,647.37

Annexure 10 - Calculation of Income tax

Calculation of Income Tax

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Net profit before tax	2,154,375	2,735,641	2,954,590	3,166,707	3,371,525	3,311,353	3,243,615	3,149,809	3,017,385
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	2,154,375	2,735,641	2,954,590	3,166,707	3,371,525	3,311,353	3,243,615	3,149,809	3,017,385
Less- Dep on WDV	794,050	682,943	587,701	506,026	435,954	375,810	324,162	279,789	241,647
Sub total	1,360,325	2,052,699	2,366,889	2,660,681	2,935,571	2,935,544	2,919,453	2,870,019	2,775,737
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	1,360,325	2,052,699	2,366,889	2,660,681	2,935,571	2,935,544	2,919,453	2,870,019	2,775,737
Income tax @30%	408,098	615,810	710,067	798,204	880,671	880,663	875,836	861,006	832,721

Annexure 11- Break even analysis (At maximum capacity utilization)

Break even capacity at maximum capacity utilization

Sales		9,983,250
Variable cost		
- Running and maintenance cost	99,833	
- Interest on Working capital	52,300	
- electricity expense	303,877	456,009
Contribution		9,527,241
Less: Fixed costs		
Depreciation		794,050
Electricity fixed charge		50,000
Interest on TL		308,525
Fixed cost		1,152,575

	Compost	Vermi wash	
Sales price per kg	2.5	180	
Purchase price of inputs	1.25	90	
Interest on Working capital	0.0800	27.3	
Electricity charges	0.3200	14.134	
Contribution per kg	0.85	48.566	
Contribution margin %	34.00%	26.98%	
Sales ratio	93.75%	6.25%	
Proportionate contribution	31.88%	1.69%	33.56%
BEP total in Rs.	3,434,235.11		
Compost	3,219,595.41		
Vermi wash	214,639.69		
Total BEP %		34.40%	

Break-even point is the condition when an entity generate sufficient revenue that it can meet its fixed expense after deducting any variable expense, i.e., the point where contribution is equal to the fixed expense.

For the first year of operation the break-even capacity comes at 34.40% capacity, it is because of the fact that in the Initial year the fixed expense of consultancy for project is taken in to consideration for calculation of BEP. considering our operational capacity in year 1 to be 75% which is more than the BEP, hence we can conclude that the project is sound enough to cover its fixed expense.

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	51.92
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	51.92	0	0.7788
	2	51.92	0	0.7788
	3	51.92	1.996923077	0.7788
	4	49.92307692	1.996923077	0.74885
2	1	47.92615385	1.996923077	0.71889
	2	45.92923077	1.996923077	0.68894
	3	43.93230769	1.996923077	0.65898
	4	41.93538462	1.996923077	0.62903
3	1	39.93846154	1.996923077	0.59908
	2	37.94153846	1.996923077	0.56912
	3	35.94461538	1.996923077	0.53917
	4	33.94769231	1.996923077	0.50922
4	1	31.95076923	1.996923077	0.47926
	2	29.95384615	1.996923077	0.44931
	3	27.95692308	1.996923077	0.41935
	4	25.96	1.996923077	0.3894
5	1	23.96307692	1.996923077	0.35945
	2	21.96615385	1.996923077	0.32949
	3	19.96923077	1.996923077	0.29954
	4	17.97230769	1.996923077	0.26958
6	1	15.97538462	1.996923077	0.23963
	2	13.97846154	1.996923077	0.20968
	3	11.98153846	1.996923077	0.17972
	4	9.984615385	1.996923077	0.14977
7	1	7.987692308	1.996923077	0.11982
	2	5.990769231	1.996923077	0.08986
	3	3.993846154	1.996923077	0.05991
	4	1.996923077	1.9969	0.02995

Annexure 14 - Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	523,000	523,000	1,322,311	1,508,856	1,645,196	1,742,115	1,808,648	1,816,318	1,771,465	2,475,559
Add: Capital	635,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	5,192,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	5,827,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations		7,260,545	8,419,260	8,914,510	9,409,761	9,905,011	9,905,011	9,905,011	9,905,011	9,905,011
Less: Payment made to creditors of previos year	-	-	940,255	1,071,120	1,136,689	1,203,380	1,271,274	1,290,928	1,311,958	1,334,460
Add: Receipts from debtors of previos year	-	-	726,055	841,926	891,451	940,976	990,501	990,501	990,501	990,501
Less: Payments made for current year purchase	-	4,531,145	5,132,540	5,440,724	5,754,618	6,074,608	6,163,051	6,257,686	6,358,944	6,467,291
Less: Pre incorporation expense	-									
Less: Interest payments	-	360,825	321,885	273,958	226,032	178,106	130,180	82,254	52,300	52,300
	-	2,891,575	4,072,946	4,479,490	4,829,069	5,132,008	5,139,655	5,080,964	4,943,775	5,517,020
Less: Income tax	-	408,098	615,810	710,067	798,204	880,671	880,663	875,836	861,006	832,721
	-	2,483,478	3,457,137	3,769,423	4,030,865	4,251,337	4,258,992	4,205,128	4,082,769	4,684,299
Less: Distribubtions made from profits	-	761,782	1,149,511	1,325,458	1,489,981	1,643,920	1,643,904	1,634,894	1,607,211	1,554,413
	-	1,721,696	2,307,625	2,443,965	2,540,884	2,607,417	2,615,088	2,570,234	2,475,559	3,129,886
Less: Principal repayment of loan	-	399,385	798,769	798,769	798,769	798,769	798,769	798,769	-	-
Closing cash balance	523,000	1,322,311	1,508,856	1,645,196	1,742,115	1,808,648	1,816,318	1,771,465	2,475,559	3,129,886

Sales Budget

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Estimated occupational capacity	80%	85%	90%	95%	100%	100%	100%	100%	100%
Sales qty - Compost	550,800	585,225	619,650	654,075	688,500	688,500	688,500	688,500	688,500
Sales qty - Vermi wash	36,720	39,015	41,310	43,605	45,900	45,900	45,900	45,900	45,900
Sales - Compost	1,377,000.00	1,536,215.63	1,626,581.25	1,716,946.88	1,807,312.50	1,807,312.50	1,807,312.50	1,807,312.50	1,807,312.50
Sales - Vermi Wash	6,609,600.00	7,724,970.00	8,179,380.00	8,633,790.00	9,088,200.00	9,088,200.00	9,088,200.00	9,088,200.00	9,088,200.00
Total sales	7,986,600.00	9,261,185.63	9,805,961.25	10,350,736.88	10,895,512.50	10,895,512.50	10,895,512.50	10,895,512.50	10,895,512.50

Products	Sales prices per kg Compost	Sales prices per kg Vermi Wash
Output	2.5	180

Production of vermi compost fertilizer

no. of shift	shift	1
no of working hours	hrs.	12
no. of working days/per annum	days	360
per lots on per baid days	days	40
total lots on per baid days	lot	9
production per lot per baid	bag	15
production per lot per baid per bag	kg.	50
no of baids	baid	102
production per lot on total baids	kg.	5100
production per year (365 days)	kg.	688500
	MT	688.5

Production of Vermi Wash

no. of shift	shift	1
no of working hours	hrs.	24
no. of working days/per annum	days	360
per baid vermi wash produced	ltrs	1.25
total no of baids	baid	102
total production per baid in per day	ltrs	127.5
total production per year (365 days)	ltrs	45900
		734400

S. no. **Assumptions**

1 Electricity are semi-fixed cost. Rs. 50,000 pa is fixed, balance is variable at Rs. 10 per unit usage

2 Electricity usage in units is given below

Usage in units	25000	26250	27562.5	28940.625	30387.65625	30387.65625	30387.65625	30387.65625	30387.65625
Variable cost	250000	262500	275625	289406.25	303876.5625	303876.5625	303876.5625	303876.5625	303876.5625

3 Asssumed that 30 days of purchases are average creditors maintained

4 Assumed that 60 days of sales are average debtors maintained by the business

5 It is assumed that input cost for cow dung and worms is 50% of the sales



(Wholly – owned subsidiary of NABARD)

- i. More than 100 Full-time Consultants
- ii. Backed by 400 domain specialists
- iii. Executed over 1700 assignments across India and in African and Asian Continents
- iv. Core Competencies
 - a. Preparation/Appraisals of DPRs
 - b. Techno-feasibility study
 - c. Baseline Surveys
 - d. Project Management Consultancy
 - e. Climate Issues and Green Funds
 - f. Monitoring and Evaluation
 - g. Impact Assessment Studies
 - h. Third Party Monitoring of Infrastructural Projects
 - i. Skills for Livelihood
 - j. Capacity Building
 - k. Accreditation of Rural Godowns
 - l. Climate Change Issues
 - m. CSR Facilitation
 - n. IT in Rural Banks

Pro - Services Rendered by NABCONS

No.	Name of Services	Description
1	Project Management Consultancy (PMC)	Entails provision of end-to-end solution, including assistance in statutory approvals, bid process management, issuing and evaluating tender documents and supervision over infrastructure projects like Mega Food Park, Rural Godowns, Cold Storage, etc. funded by Govt. or private entities.
2	Preparation of Detailed Project Report / Conduct / Techno-economic Feasibility	For various activities under agriculture, horticulture, forestry, fisheries, irrigation, animal husbandry, food processing activities, agri-infrastructure, climate issues, etc.
3	Third Party Monitoring (TPM) of Infrastructure Projects	TPM of various Govt.-funded infra projects to assess the level of compliance followed in execution. This also covers socio-economic impact evaluation.
4	Monitoring and Evaluation (M&E)	M & E is undertaken for various developmental schemes of Govt. of India and State Govts in the areas of agriculture, animal husbandry and all other socio-development sectors.
5	Training and Capacity Building	Training is imparted on forward markets, agriculture market infrastructure, rural godown, agri-financing, treasury and investment management for banks, etc.
6	Studies / Baseline Surveys	Baseline surveys are taken up for measuring impact of community investment made by public and private sector Companies. Studies are conduct on women, children, disadvantaged groups / regions, etc.
7	Livelihood Mapping	Livelihood mapping and analysis is done for identification of potential activities to be taken up by SHGs
8	International Programme / International Visits	Visitors' / Exposure Entails organizing study tours / exposure for the visiting foreign delegates to their areas of interest such as watershed, micro-finance, fin-inclusion, cooperatives, projects appraisal, agro-processing, post-harvest technologies, farmers' clubs, etc.
9	Consultancy on Banking and Finance	Designing and execution of priority sector strategies, advisory services on Treasury and Investment Management for Banks, preparation of IT Policy, etc.
10	Transaction advisory	Transaction Advisory for setting up of Agri-mall, Silos & Cold Storages
11	Skills for Livelihood	Skilling of rural BPL youth and placement in the formal sector, monitoring skill initiatives of MORD, Govt. of India, facilitating access to credit for trainees, etc.
12	Accreditation of Godowns	Engaged by WDRA as Accreditation Agency for accrediting rural godowns.