

MODEL DPR

ESTABLISHMENT OF DAL MILL (WITHOUT CAPITAL SUBSIDY)

Under Agriculture Infrastructure Fund Scheme

Submitted to



Department of Agriculture,
Cooperation & Farmers Welfare

Submitted by



Knowledge Partner
NABARD Consultancy Services
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PROJECT REPORT:
DAL MILL

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						

To be filled by the applicant

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.

2							
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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									
2									

To be filled by the applicant

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

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

To be filled by the applicant

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

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

6. Project Details

- a. Objective of the proposed project: DAL MILL 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

7. Land Details:

To be filled by the applicant, some sample details are added

SN	Particulars	Details
1	Land Area	4500 sq ft (land considered as Owned/ leased) @ Rs. 400 per sq ft
2	Status of Legal title & Possession	
3	if leased, Period of lease	
4	Coordinates of location	
5	Details of CLU	
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	XX Km from YY road
7	Availability of Water	Borewell and water pipe line
8	Availability of Power	State connection obtained

8. 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]	1 Unit	1 ton Per Hour	300 days
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			
17	Bio Stimulant production units			
18	Others (Specify)			

II. Details of technologies to be used/ alternative technologies Granulator

III. Flow chart of activity process

9. Proposed Project Financials

a. Estimated Project cost details

S. No.	Particulars	Amount (Rs. In Lakhs)
1	Civil Works	18.00
2	Plant & Machineries	110.00
3	Miscellaneous Fixed Assets	2.00
4	Working Capital Margin Money	3.60
5	Preliminary & Preoperative Expenses	0.40
	Project Cost	134.00

b. Plant and Machineries

A list of plant and machinery required for a dal mill are as under:

S.No	Name of Machinery	Qty. in Nos	Price in Rs.
1	Gravity separator	1	
2	Destoner	1	
3	Dal grader	1	
4	Chakki with emery stone	1	
5	Bucket Elevators	1	
6	Tray drier	1	
7	Colour sorter	1	
8	Weighing machine at platform	1	11,00,000
9	Form fill and seal machine	1	
Total Machineries (Rs. In Lakhs)		1,10,00,000	
Total Cost of Plant and Machineries (Rs. In Lakhs)		110.00 lakhs	

c. Means of finance

S. No.	Source of Finance	Amount (Rs. In Lakhs)	In%
1	* Promoter's Equity (10.00%)	13.4	10.00
2	Term Loan from Bank	117.00	87.31
3	Working Capital Margin Money	3.60	2.69
	Total	134.00	100

*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
1	Turnover	411.42	484.88	517.21	549.53	581.86
2	Cost of Operations	393.78	421.61	449.50	477.46	505.50
3	Gross Profit	17.63	63.27	67.70	72.07	76.36
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	17.63	63.27	67.70	72.07	76.36
5	Profit before taxation	-8.579	41.012	48.808	56.204	63.243
6	Profit after taxation	-6.125	28.708	34.166	39.343	44.270

*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]	84.75%	-
2	Avg. Debt Service Coverage Ratio (DSCR)	2.30	-
3	Break Even Point (BEP)	50.62%	-
4	Debt-Equity Ratio (TTL/TNW)	3.35	-
5	Fixed Assets Coverage Ratio	0.65	-

- e. Credit Facilities proposed
- I. Fund Based
- a) Term Loan 117.00 lacs
- b) Working Capital 3.60 lacs
(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) - 84 Months (6 months of Moratorium included)
- h. Details of Statutory/other approvals/registrations (status) Completed

10. 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.

Machine	Description	Image
Gravity Separator	<ul style="list-style-type: none"> It's used to separate particulate matter within an air suspension using their weight difference. 	

Destoner	<ul style="list-style-type: none"> It's a machine designed to remove stones from the pulses. 	
Dehusker/ chakki	<ul style="list-style-type: none"> It's a machine which utilizes emery rollers to remove outer skin of pulses. The pulse or grain is simply pressed in-between emery rollers to break outer shell to liberate inner Endosperm 	
Dal Grader	<ul style="list-style-type: none"> It's a machine which is used to separate whole dehusked pulse from husk. Aspirator type machines utilize compressed air for cleaning purpose. 	
Form fill and seal machine	<ul style="list-style-type: none"> Used for the packaging of finally processed dal. 	

Raw material is to be acquired from nearby farmer suppliers. The mill has agreed to procure the cereal/pulses from the farmers at the prices agreed in the agreement.

The mill shall operate for 300 days in a year.

11. 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				

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

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

Setting up flour mill will allow farmers to engage in value addition & more profits.

13. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled): 7
- 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.

Particulars	Nos.	Monthly Salary (Rs.)
Accountant -cum -Cashier	1	18000
Mechanic	3	9500
Labour	3	12000
Security	2	9000
Total salary for the year	9	12,06,000
Benefits @ 20%		2,41,200
Total salary (Rs. In Lakh Per year)		14.472

- Direct Employment: (Skilled and Semi-skilled) -9
- Contractual Employment with no. of days: 0 (300 days)
- Indirect Employment (specify): 20

14. 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.

50% of power requirement will be fulfilled by renewable energy

15. 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 operational efficiency
1			
2			

16. 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: _____

Annexures

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DPR without subsidy

Annexure 1 - Estimated cost of the project

<u>Estimated cost of project</u>		
Sr. No.	Particulars	Grand Total (in lakhs)
1	Land and site development	
(a)	Land (Lease in name of company)	-
	Total	-
2	Site Development	-
	Total	-
3	Civil Work	
(a)	Civil Work	18.00
	Total	18.00
4	Plant and Machinery (indigenous)	
(a)	Plant and Machinery	110.00
	Total	110.00
5	Miscellanoeus Fixed Assets	
(a)	Cost	2.00
6	Working Capital Margin	3.60
7	Preliminary Expenses	-
(a)	Security Deposit	-
	Total	-
8	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establishment and Travelling and Other Expenses	
(b)	Legal and Misc Expense	0.40
	Total	0.40
9	Service Centre Infrastructure	-
10	Contingencies	-
	Total Cost of Project	134.00

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	13.40
2	Eligible Assistance	-
3	Term Loan	117.00
4	CC Limit	3.60
	Total	134.00

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

	Units	Amt
1. Civil Work		
1 Civil work for building	1	1,800,000
Total Civil Work		1,800,000
2. Plant and machinery		
1 Gravity separator	1	
2 Destoner	1	
3 Dal grader	1	
4 Chakki with emery stone	1	
5 Bucket Elevators	1	
6 Tray drier	1	
7 Colour sorter	1	
8 Weighing machine at platform	1	
9 Form fill and seal machine	1	11,000,000
Total Plant and Machinery		11,000,000
3. Miscellaneous Fixed Asset		200,000
Total fixed Assets		13,000,000

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
Input pulses/ cereal cost	34,360,788	36,815,130	39,269,472	41,723,814	44,178,156	46,632,498	49,086,840	49,086,840	49,086,840	49,086,840
Electricity expense	295,000	307,500	320,625	334,406	348,877	364,070	380,024	380,024	380,024	380,024
Insurance cost @ 2% of purchase cost	220,000	231,000	242,550	254,678	267,411	280,782	294,821	309,562	325,040	
Running and Maintenance expense @ 10% of input cereal cost	3,436,079	3,681,513	3,926,947	4,172,381	4,417,816	4,663,250	4,908,684	4,908,684	4,908,684	4,908,684
Cost of Production	38,311,867	41,035,143	43,759,594	46,485,279	49,212,260	51,940,600	54,670,369	54,685,110	54,700,588	
Add: Opening Stock	-	380,940	789,090	1,224,450	1,687,020	2,176,800	1,659,810	1,115,610	571,410	571,410
Less: Closing Stock	380,940	789,090	1,224,450	1,687,020	2,176,800	1,659,810	1,115,610	571,410	27,210	
Sub Total	37,930,927	40,626,993	43,324,234	46,022,709	48,722,480	52,457,590	55,214,569	55,229,310	55,244,788	
Administrative salaries and wages	1,447,200	1,534,032	1,626,074	1,723,638	1,827,057	1,936,680	2,052,881	2,176,054	2,306,617	
Total	1,447,200	1,534,032	1,626,074	1,723,638	1,827,057	1,936,680	2,052,881	2,176,054	2,306,617	
Cost of Sales	39,378,127	42,161,025	44,950,308	47,746,348	50,549,536	54,394,270	57,267,450	57,405,364	57,551,405	
Expected sales revenue	41,141,520	48,488,220	51,720,768	54,953,316	58,185,864	61,418,412	64,650,960	64,650,960	64,650,960	
Gross Profit	1,763,393	6,327,195	6,770,460	7,206,968	7,636,328	7,024,142	7,383,510	7,245,596	7,099,555	
Financial expense										
Interest on Term Loan	695,250	607,500	499,500	391,500	283,500	175,500	67,500	-	-	
Interest on WC Loan	36,000	36,000	36,000	36,000	36,000	36,000	36,000	36,000	36,000	
Total Financial expense	731,250	643,500	535,500	427,500	319,500	211,500	103,500	36,000	36,000	
Operating profits (PBT)	1,032,143	5,683,695	6,234,960	6,779,468	7,316,828	6,812,642	7,280,010	7,209,596	7,063,555	
Preliminary Expense	40,000	-	-	-	-	-	-	-	-	
depreciation	1,850,000	1,582,500	1,354,125	1,159,106	992,530	850,212	728,585	624,612	535,703	
Net Profit before Tax	(857,857)	4,101,195	4,880,835	5,620,362	6,324,297	5,962,430	6,551,425	6,584,985	6,527,852	
Income Tax	(245,357)	1,230,359	1,464,250	1,686,109	1,897,289	1,788,729	1,965,428	1,975,495	1,958,356	
Profits after Tax	(612,500)	2,870,837	3,416,584	3,934,254	4,427,008	4,173,701	4,585,998	4,609,489	4,569,497	
Distribution of profits (80%)	-	2,296,669	2,733,268	3,147,403	3,541,607	3,338,961	3,668,798	3,687,591	3,655,597	
Profit transfer to balance sheet	(612,500)	574,167	683,317	786,851	885,402	834,740	917,200	921,898	913,899	

1. Electricity are semi-fixed cost. Rs. 45,000 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	31907.03906	33502.39102	33502.39102	33502.39102
Variable cost	250000	262500	275625	289406.25	303876.5625	319070.3906	335023.9102	335023.9102	335023.9102

3. It is assumed that insurance cost is 2% of purchase price and this will increase 5% annually

4. Closing stock is valued at Rs 25 (avg cost)

5. It is assumed that 10% of the output gets wasted during production

Annexure 5- Projected balance sheet

Projected Baalance 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	13,000,000	11,150,000.00	9,567,500.00	8,213,375.00	7,054,268.75	6,061,738.44	5,211,526.67	4,482,941.77	3,858,330.20	
Less- Depreciation	1,850,000	1,582,500.00	1,354,125.00	1,159,106.25	992,530.31	850,211.77	728,584.90	624,611.58	535,702.81	
net Block	11,150,000	9,567,500.00	8,213,375.00	7,054,268.75	6,061,738.44	5,211,526.67	4,482,941.77	3,858,330.20	3,322,627.39	
2	Sundry debtors	8,228,304	9,697,644	10,344,154	10,990,663	11,637,173	12,283,682	12,930,192	12,930,192	
3	Closing stock	380,940	789,090	1,224,450	1,687,020	2,176,800	1,659,810	1,115,610	571,410	27,210
4	Cash/ bank balance	3,467,316	2,756,426	2,721,932	2,568,742	2,320,317	2,885,682	3,439,090	5,529,799	7,523,602
Total assets	23,226,560	22,810,660	22,503,910	22,300,694	22,196,028	22,040,701	21,967,834	22,889,732	23,803,631	
B	Liabilities									
1	Capital	1,340,000	727,500	1,301,668	1,984,984	2,771,835	3,657,237	4,491,977	5,409,177	6,331,074
Add- Profit	(612,500)	574,167	683,317	786,851	885,402	834,740	917,200	921,898	913,899	
Less- Drawings	-	-	-	-	-	-	-	-	-	
Closing capital	727,500	1,301,668	1,984,984	2,771,835	3,657,237	4,491,977	5,409,177	6,331,074	7,244,974	
2	term Loan	10,800,000	9,000,000	7,200,000	5,400,000	3,600,000	1,800,000	-	-	-
3	Working capital	360,000	360,000	360,000	360,000	360,000	360,000	360,000	360,000	
4	Creditors	11,339,060	12,148,993	12,958,926	13,768,859	14,578,791	15,388,724	16,198,657	16,198,657	
Total liabilities	23,226,560	22,810,660	22,503,910	22,300,694	22,196,028	22,040,701	21,967,834	22,889,732	23,803,631	
Current Ratio										
Current Assets	12,076,560	13,243,160	14,290,535	15,246,425	16,134,290	16,829,175	17,484,892	19,031,401	20,481,004	
Current Liabilities	11,699,060	12,508,993	13,318,926	14,128,859	14,938,791	15,748,724	16,558,657	16,558,657	16,558,657	
Ratio	1.03226757	1.058691179	1.072949534	1.079098136	1.080026443	1.068605577	1.055936587	1.149332411	1.236875869	
Average				1.092642589						
Debt Equity ratio										
Debt	11,160,000	9,360,000	7,560,000	5,760,000	3,960,000	2,160,000	360,000	360,000	360,000	
Equity	727,500	1,301,668	1,984,984	2,771,835	3,657,237	4,491,977	5,409,177	6,331,074	7,244,974	
Ratio	15,34020112	7.190776225	3.808594119	2.078045668	1.08278469	0.480857316	0.066553568	0.056862387	0.049689621	
Average				3.350484969						
Fixed asset coverage ratio										
Fixed assets	11,150,000	9,567,500	8,213,375	7,054,269	6,061,738	5,211,527	4,482,942	3,858,330	3,322,627	
Debt	11,160,000	9,360,000	7,560,000	5,760,000	3,960,000	2,160,000	360,000	360,000	360,000	
ratio	0.999103943	1.022168803	1.086425265	1.224699436	1.53074203	-	-	-	-	
Average				0.651459942						
Debt service coverage ratio										
Interest on loan (TL + WC)	731,250	643,500	535,500	427,500	319,500	211,500	103,500	36,000	36,000	
Instalment of loan	1,260,000	2,160,000	2,160,000	2,160,000	2,160,000	2,160,000	2,160,000	360,000	360,000	
Total	1,991,250	2,803,500	2,695,500	2,587,500	2,479,500	2,371,500	2,263,500	396,000	396,000	
Net operating income	1,763,393	6,327,195	6,770,460	7,206,968	7,636,328	7,024,142	7,383,510	7,245,596	7,099,555	
ratio	0.885570973	2.256891386	2.511764007	2.785301834	3.079785362	2.961898296	-	-	-	
Average				2.303862712						

1. assumed that 90 days of purchases are average creditors maintained

2. assumed that 60 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.	Accountant cum cashier	1	18,000	216,000
ii.	Mechanic	3	9,500	342,000
iii.	Labour	3	12,000	432,000
iv.	Security	2	9,000	216,000
Total				1,206,000
Add: benefits @ 20%				241,200
Total				1,447,200

Total annual wages	1,447,200
Annual increase in wages	6%
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	1,800,000	11,000,000	200,000	130.00
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				130.00

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		180,000.00	1,650,000.00	20,000.00	1,850,000.00
Year 2		162,000.00	1,402,500.00	18,000.00	1,582,500.00
Year 3		145,800.00	1,192,125.00	16,200.00	1,354,125.00
Year 4		131,220.00	1,013,306.25	14,580.00	1,159,106.25
Year 5		118,098.00	861,310.31	13,122.00	992,530.31
Year 6		106,288.20	732,113.77	11,809.80	850,211.77
Year 7		95,659.38	622,296.70	10,628.82	728,584.90
Year 8		86,093.44	528,952.20	9,565.94	624,611.58
Year 9		77,484.10	449,609.37	8,609.34	535,702.81

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	1,032,143	5,683,695	6,234,960	6,779,468	7,316,828	6,812,642	7,280,010	7,209,596	7,063,555
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	1,032,143	5,683,695	6,234,960	6,779,468	7,316,828	6,812,642	7,280,010	7,209,596	7,063,555
Less- Dep on WDV	1,850,000	1,582,500	1,354,125	1,159,106	992,530	850,212	728,585	624,612	535,703
Sub total	(817,857)	4,101,195	4,880,835	5,620,362	6,324,297	5,962,430	6,551,425	6,584,985	6,527,852
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	(817,857)	4,101,195	4,880,835	5,620,362	6,324,297	5,962,430	6,551,425	6,584,985	6,527,852
Income tax @30%	(245,357)	1,230,359	1,464,250	1,686,109	1,897,289	1,788,729	1,965,428	1,975,495	1,958,356

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

Break even capacity at maximum capacity utilization

Sales		58,773,600
Variable cost		
- Running and maintenance cost	5,877,360	
- Interest on Working capital	-	
- electricity expense	335,024	6,212,384
Contribution		52,561,216
Less: Fixed costs		
Wages and salaries		1,447,200
Depreciation		1,850,000
Electricity fixed charge		25,000
Interest on TL		695,250
Fixed cost		4,017,450

Particulars	Rs. per kg
Sales price per kg	27
Variable costs	
Input cereal/ pulse cost	20.5
Electricity cost	0.15
Running and maintenance	2.7
Interest on working capital	-
Contribution per unit	3.646093389
BEP in kgs	1,101,850.55
Total BEP %	50.62%

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 50.62% 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)	117.000
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	117.00	0	1.755
	2	117.00	0	1.755
	3	117.00	4.5	1.755
	4	112.5	4.5	1.6875
2	1	108	4.5	1.62
	2	103.5	4.5	1.5525
	3	99	4.5	1.485
	4	94.5	4.5	1.4175
3	1	90	4.5	1.35
	2	85.5	4.5	1.2825
	3	81	4.5	1.215
	4	76.5	4.5	1.1475
4	1	72	4.5	1.08
	2	67.5	4.5	1.0125
	3	63	4.5	0.945
	4	58.5	4.5	0.8775
5	1	54	4.5	0.81
	2	49.5	4.5	0.7425
	3	45	4.5	0.675
	4	40.5	4.5	0.6075
6	1	36	4.5	0.54
	2	31.5	4.5	0.4725
	3	27	4.5	0.405
	4	22.5	4.5	0.3375
7	1	18	4.5	0.27
	2	13.5	4.5	0.2025
	3	9	4.5	0.135
	4	4.5	4.500	0.0675

Annexure 14 - Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	360,000	360,000	3,467,316	2,756,426	2,721,932	2,568,742	2,320,317	2,885,682	3,439,090	5,529,799
Add: Capital	1,340,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	11,700,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	13,000,000	-	-	-	-	-	-	-	-	-
Less: Land purchase	-									
Add: Sales realizations		32,913,216	38,790,576	41,376,614	43,962,653	46,548,691	49,134,730	51,720,768	51,720,768	51,720,768
Less: Payment made to creditors of previous year	-	-	11,339,060	12,148,993	12,958,926	13,768,859	14,578,791	15,388,724	16,198,657	16,198,657
Add: Receipts from debtors of previous year	-	-	8,228,304	9,697,644	10,344,154	10,990,663	11,637,173	12,283,682	12,930,192	12,930,192
Less: Payments made for current year purchase	-	28,420,007	30,420,182	32,426,742	34,440,059	36,460,525	38,488,556	40,524,593	40,662,507	40,808,548
Less: Pre incorporation expense	40,000	-	-	-	-	-	-	-	-	-
Less: Interest payments	-	731,250	643,500	535,500	427,500	319,500	211,500	103,500	36,000	36,000
	360,000	4,121,959	8,083,454	8,719,450	9,202,253	9,559,213	9,813,372	10,873,316	11,192,886	13,137,554
Less: Income tax	-	(245,357)	1,230,359	1,464,250	1,686,109	1,897,289	1,788,729	1,965,428	1,975,495	1,958,356
	-	4,367,316	6,853,096	7,255,199	7,516,145	7,661,924	8,024,643	8,907,888	9,217,391	11,179,199
Less: Distributions made from profits	-	-	2,296,669	2,733,268	3,147,403	3,541,607	3,338,961	3,668,798	3,687,591	3,655,597
	-	4,367,316	4,556,426	4,521,932	4,368,742	4,120,317	4,685,682	5,239,090	5,529,799	7,523,602
Less: Principal repayment of loan	-	900,000	1,800,000	1,800,000	1,800,000	1,800,000	1,800,000	1,800,000	-	-
Closing cash balance	360,000	3,467,316	2,756,426	2,721,932	2,568,742	2,320,317	2,885,682	3,439,090	5,529,799	7,523,602

Sales Budget

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Estimated occupational capacity	70%	75%	80%	85%	90%	95%	100%	100%	100%
Production capacity (kgs)	1,523,760	1,632,600	1,741,440	1,850,280	1,959,120	2,067,960	2,176,800	2,176,800	2,176,800
Sales (kgs)	1,508,522	1,616,274	1,724,026	1,831,777	1,939,529	2,088,640	2,198,568	2,198,568	2,198,568
Revenue	41,141,520	48,488,220	51,720,768	54,953,316	58,185,864	61,418,412	64,650,960	64,650,960	64,650,960

Estimation of Production capacity

Per annum capacity in kgs 2,176,800 Production is 1 ton per hour

Operational days 300 days

Products	Production at 100% capacity	sales prices per kg	purchase price per kg
Output	2,176,800	27.0	20.5

Production Budget

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Opening Stock	-	15,238	31,564	48,978	67,481	87,072	66,392	44,624	22,856
Production	1,523,760	1,632,600	1,741,440	1,850,280	1,959,120	2,067,960	2,176,800	2,176,800	2,176,800
Sales	1,508,522	1,616,274	1,724,026	1,831,777	1,939,529	2,088,640	2,198,568	2,198,568	2,198,568
Closing Stock	15,238	31,564	48,978	67,481	87,072	66,392	44,624	22,856	1,088

S. no. **Assumptions**

- 1 Electricity are semi-fixed cost. Rs. 45,000 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	31907.03906	33502.39102	33502.39102	33502.39102
Variable cost	250000	262500	275625	289406.25	303876.5625	319070.3906	335023.9102	335023.9102	335023.9102

- 3 Asssumed that 90 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 insuarance cost is 2% of purchase price and this will increase 5% annually
- 6 It is assumed that 10% of the output gets wasted during production



(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.