



MODEL DPR

ESTABLISHMENT OF BANANA RIPENING CHAMBER (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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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

To be filled by the applicant

1. Details of 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 Applicant/ 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									
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

SAMPLE

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

To be filled by the applicant

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	
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	3 unit	5 tons capacity each	300 days
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)			
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- II. Details of technologies to be used/ alternative technologies
- III. Flow chart of activity process

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

Activity	Activity Time (In Weeks)	Total Time (In Weeks)
Civil Construction	24	24
Installation of Machineries	4	28
Test Production	4	32
Final Production	32 Weeks	

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs)
1	Site Development	10.8
2	Civil Works	
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	15.45
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	0.75
8	Interest During Construction	
9	Working capital	10.00
10	Add other items not listed above(E-Mandi Expenses)	2.50
	Total Project Cost	39.50

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	3.95	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		

3	Loan	35.55	90%
	Total	39.50	

*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

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c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover	816.47	928.73	1000.17	1071.61	1143.05
2	Cost of Operations	786.74	849.40	914.03	978.74	1043.53
3	Gross Profit	29.73	79.33	86.14	92.87	99.52
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	29.73	79.33	86.14	92.87	99.52
5	Profit before taxation	22.685	73.745	81.231	88.577	95.789
6	Profit after taxation	15.655	51.622	56.862	62.004	67.052

*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]	21.30%	
2	Avg. Debt Service Coverage Ratio (DSCR)	9.65	
3	Break Even Point (BEP)	28.67%	
4	Debt-Equity Ratio (TTL/TNW)	0.61 Reducing constantly	
5	Fixed Assets Coverage Ratio	0.838	

e. Credit Facilities proposed

I. Fund Based

a) Term Loan

25.5 Lakhs

b) Working Capital

10 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)



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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.

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	Quantity to be sourced [MT] (per annum)
1	Primary	xyz	Banana	460 MT(potential)
2				

*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).....

Sr. No.	Class of employment	Designation	No of Persons	Remuneration per Month
01	Skilled	Machine operators	03	18000.00/-
02	Skilled	Accountant	01	26000.00/-
03	Unskilled	Watchman	01	15000.00/-
TOTAL			05	

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: _____

Annexure

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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	10.8
(a)	Total	10.8
3	Civil Work	
(a)	Civil Work	-
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	15.45
	Total	15.45
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	10.00
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	0.75
(b)	Legal and Misc Expense	-
	Total	0.75
9	E mandi expense	2.50
	Total Cost of Project	39.50

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	3.95
2	Eligible Assistance	-
3	Term Loan	25.55
4	CC Limit	10.00
	Total	39.50

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

Complete Estimate of Civil and plant and machinery			
1. Civil work and other			Amt
1	Shed for Ripening centre		660,000
2	50 MT storage		420,000
Total (Civil work)			1,080,000
2. Plant and machinery		Area/ capacity Units	Amt
1	Ripening chambers	5 Ton capacity € 3	1,445,000
2	Crates and othe material	20 kg capacity 1	100,000
3	E-Mandi infra		250,000
Total Plant and Machinery			1,795,000
Total fixed Assets			2,875,000

Preliminary expenses for 0.75 lakhs are also to be incurred

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
	Purchase of raw material input	57,479,178	62,269,110	67,059,041	71,848,973	76,638,904	81,428,836	86,218,767	91,008,699	95,798,630
	Electricity expense	1,240,000	1,097,500	1,147,375	1,199,744	1,254,731	1,312,467	1,373,091	1,436,745	1,503,583
	Running and Maintenance expense @5% of procurement cost	2,873,959	3,113,455	3,352,952	3,592,449	3,831,945	4,071,442	4,310,938	4,550,435	4,789,932
	Cost of Production	61,593,137	66,480,065	71,559,368	76,641,165	81,725,580	86,812,745	91,902,797	96,995,879	102,092,145
	Add: Opening stock	-	653,172	1,360,776	2,122,811	2,939,276	3,810,173	4,735,500	5,715,259	6,749,449
	Less: Closing stock	653,172	1,360,776	2,122,811	2,939,276	3,810,173	4,735,500	5,715,259	6,749,449	7,838,070
	Sub Total	60,939,965	65,772,462	70,797,334	75,824,700	80,854,684	85,887,417	90,923,038	95,961,689	101,003,524
	Administrative salaries and wages	1,368,000	1,450,080	1,537,085	1,629,310	1,727,068	1,830,693	1,940,534	2,056,966	2,180,384
	Stationery expense	200,000	204,000	208,080	212,242	216,486	220,816	225,232	229,737	234,332
	Selling expenses @ Rs. 2.5 per kg	16,166,019	17,513,187	18,860,355	20,207,524	21,554,692	22,901,860	24,249,028	25,596,197	26,943,365
	Total	17,734,019	19,167,267	20,605,520	22,049,075	23,498,247	24,953,369	26,414,795	27,882,900	29,358,081
	Cost of Sales	78,673,984	84,939,729	91,402,854	97,873,775	104,352,931	110,840,786	117,337,833	123,844,589	130,361,605
	Expected sales revenue	81,646,560	92,872,962	100,017,036	107,161,110	114,305,184	121,449,258	128,593,332	135,737,406	142,881,480
	Gross Profit	2,972,576	7,933,233	8,614,182	9,287,335	9,952,253	10,608,472	11,255,499	11,892,817	12,519,875
	Financial expense									
	Interest on Term Loan	151,826	132,665	109,083	85,501	61,918	38,336	14,753	-	-
	Interest on WC Loan	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
	total	251,826	232,665	209,083	185,501	161,918	138,336	114,753	100,000	100,000
	Operating profits (PBT)	2,720,750	7,700,568	8,405,099	9,101,835	9,790,335	10,470,136	11,140,746	11,792,817	12,419,875
	Preliminary Expense	75,000	-	-	-	-	-	-	-	-
	depreciation	377,250	326,063	282,013	244,085	211,409	183,241	158,943	137,971	119,859
	Net Profit before Tax	2,268,500	7,374,505	8,123,086	8,857,750	9,578,926	10,286,895	10,981,803	11,654,845	12,300,017
	Income Tax	703,050	2,212,352	2,436,926	2,657,325	2,873,678	3,086,069	3,294,541	3,496,454	3,690,005
	Profits after Tax	1,565,450	5,162,154	5,686,160	6,200,425	6,705,248	7,200,827	7,687,262	8,158,392	8,610,012
	Distribution of profits (80%)	1,252,360	4,129,723	4,548,928	4,960,340	5,364,199	5,760,661	6,149,809	6,526,713	6,888,009
	Profit transfer to balance sheet	313,090	1,032,431	1,137,232	1,240,085	1,341,050	1,440,165	1,537,452	1,631,678	1,722,002

1. assumed that 10% of the output is normal loss in production process

2. interest on working capital is assumed to be 10% p.a.

3. Electricity are semi-fixed cost. Rs. 1,00,000 pa is fixed, balance is variable at Rs. 12 per unit usage

4. Electricity usage in units is given below

Usage in units	95000	99750	104737.5	109974.375	115473.0938	121246.7484	127309.0859	133674.5402	140358.2672
Variable cost	1140000	997500	1047375	1099743.75	1154730.938	1212467.484	1273090.859	1336745.402	1403582.672

5. Stationery expense is fixed at Rs. 2,00,000 with annual increase of 2%

6. Closing stock is valued at Rs. 10 per kg

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	2,875,000	2,497,750.00	2,171,687.50	1,889,674.38	1,645,589.22	1,434,180.24	1,250,939.66	1,091,996.53	954,025.08
	Less- Depreciation	377,250	326,062.50	282,013.13	244,085.16	211,408.98	183,240.58	158,943.14	137,971.45	119,858.53
	net Block	2,497,750	2,171,687.50	1,889,674.38	1,645,589.22	1,434,180.24	1,250,939.66	1,091,996.53	954,025.08	834,166.55
2	Closing Stock	653,172	1,360,776	2,122,811	2,939,276	3,810,173	4,735,500	5,715,259	6,749,449	7,838,070
3	Sundry debtors	8,164,656	9,287,296	10,001,704	10,716,111	11,430,518	12,144,926	12,859,333	13,573,741	14,288,148
4	Cash/ bank balance	4,246,827	4,340,023	4,847,773	5,366,016	5,898,117	6,446,734	7,013,670	7,992,709	8,989,528
	Total assets	15,562,406	17,159,783	18,861,961	20,666,992	22,572,988	24,578,100	26,680,259	29,269,923	31,949,912
B	Liabilities									
1	Capital	395,000	708,090	1,740,521	2,877,753	4,117,838	5,458,887	6,899,053	8,436,505	10,068,183
	Add- Profit	313,090	1,032,431	1,137,232	1,240,085	1,341,050	1,440,165	1,537,452	1,631,678	1,722,002
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	708,090	1,740,521	2,877,753	4,117,838	5,458,887	6,899,053	8,436,505	10,068,183	11,790,186
2	term Loan	2,358,480	1,965,440	1,572,400	1,179,360	786,320	393,280	-	-	-
3	Working capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4	Creditors	11,495,836	12,453,822	13,411,808	14,369,795	15,327,781	16,285,767	17,243,753	18,201,740	19,159,726
	Total liabilities	15,562,406	17,159,783	18,861,961	20,666,992	22,572,988	24,578,100	26,680,259	29,269,923	31,949,912
	Current Ratio									
	Current Assets	12,411,483	13,627,319	14,849,476	16,082,127	17,328,635	18,591,660	19,873,003	21,566,449	23,277,676
	Current Liabilities	11,495,836	12,453,822	13,411,808	14,369,795	15,327,781	16,285,767	17,243,753	18,201,740	19,159,726
	Ratio	1.079650371	1.094227883	1.107194187	1.119161925	1.130537774	1.141589439	1.15247547	1.184856474	1.214927369
	Debt Equity ratio									
	Debt	2,358,480	1,965,440	1,572,400	1,179,360	786,320	393,280	-	-	-
	Equity	708,090	1,740,521	2,877,753	4,117,838	5,458,887	6,899,053	8,436,505	10,068,183	11,790,186
	Ratio	3.330762809	1.12922524	0.546398562	0.286402736	0.144044004	0.057004927	-	-	-
	Average				0.610426475					
	Fixed asset coverage ratio									
	Fixed assets	2,497,750	2,171,688	1,889,674	1,645,589	1,434,180	1,250,940	1,091,997	954,025	834,167
	Debt	3,358,480	2,965,440	2,572,400	2,179,360	1,786,320	1,393,280	1,000,000	1,000,000	1,000,000
	ratio	0.743714418	0.732332301	0.734595854	0.755079114	0.802868599	0.897837951	1.091996525	0.954025079	0.834166547
	Debt service coverage ratio									
	Interest on loan (TL + WC)	251,826	232,665	209,083	185,501	161,918	138,336	114,753	100,000	100,000
	Instalment of loan	196,520	393,040	393,040	393,040	393,040	393,040	393,280	-	-
	Total	448,346	625,705	602,123	578,541	554,958	531,376	508,033	100,000	100,000
	Net operating income	2,972,576	7,933,233	8,614,182	9,287,335	9,952,253	10,608,472	11,255,499	11,892,817	12,519,875
	ratio	6.630093243	12.67886317	14.30634946	16.05303988	17.93333879	19.96416045	22.15503781	118.9281665	125.1987537
	Average				9.654478207					

1. assumed that 30 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	Monthly cost
i.	Machine operators	3	18,000	648,000
ii.	Accountant	1	26,000	312,000
iii.	Security	1	15,000	180,000
Total				1,140,000
Add: benefits @ 20%				228,000
Total				1,368,000

Total annual wages	1,368,000
Annual increase in wages	6%
Total manpower	5

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	1,080,000	1,795,000	-	28.75
ii.	Pre operatives	-	-	-	-
iii.	Contingencies	-	-	-	-
	Total				28.75

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		108,000.00	269,250.00	-	377,250.00
Year 2		97,200.00	228,862.50	-	326,062.50
Year 3		87,480.00	194,533.13	-	282,013.13
Year 4		78,732.00	165,353.16	-	244,085.16
Year 5		70,858.80	140,550.18	-	211,408.98
Year 6		63,772.92	119,467.66	-	183,240.58
Year 7		57,395.63	101,547.51	-	158,943.14
Year 8		51,656.07	86,315.38	-	137,971.45
Year 9		46,490.46	73,368.07	-	119,858.53

Annexure 10 - Calculation of Income taxCalculation of Income Tax

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Net profit before tax	2,720,750	7,700,568	8,405,099	9,101,835	9,790,335	10,470,136	11,140,746	11,792,817	12,419,875
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	2,720,750	7,700,568	8,405,099	9,101,835	9,790,335	10,470,136	11,140,746	11,792,817	12,419,875
Less- Dep on WDV	377,250	326,063	282,013	244,085	211,409	183,241	158,943	137,971	119,859
Sub total	2,343,500	7,374,505	8,123,086	8,857,750	9,578,926	10,286,895	10,981,803	11,654,845	12,300,017
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	2,343,500	7,374,505	8,123,086	8,857,750	9,578,926	10,286,895	10,981,803	11,654,845	12,300,017
Income tax @30%	703,050	2,212,352	2,436,926	2,657,325	2,873,678	3,086,069	3,294,541	3,496,454	3,690,005

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

Break even capacity at maximum capacity utilization

Sales		136,077,600
Variable cost		
- Procurement cost of inputs	95,798,630	
- Running and maintenance cost	4,789,932	
- Selling cost	27,215,520	
- Interest on Working capital	100,000	
- electricity expense	1,403,583	129,307,665
Contribution		6,769,935
Less: fixed cost		
Wages and salaries		1,368,000
Office Electricity expense		100,000
Stationery		200,000
TL interest cost		151,826
Depreciation		2,040,833
Fixed cost		3,860,660

	Rs. per kg
Sales price per kg	12.5
Procurement cost	8
Running and maintenance cost	0.625
Interest on Working capital	0.009185935
Selling cost	2.5
Electricity charges	0.13
Contribution per unit	1.24
FC	3,860,660
BEP in kg	3,121,283.97
BEP %	28.67%

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	25.55
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	25.55	0	0.3833
	2	25.55	0	0.3833
	3	25.55	0.9826	0.3833
	4	24.5674	0.9826	0.3685
2	1	23.5848	0.9826	0.3538
	2	22.6022	0.9826	0.339
	3	21.6196	0.9826	0.3243
	4	20.637	0.9826	0.3096
3	1	19.6544	0.9826	0.2948
	2	18.6718	0.9826	0.2801
	3	17.6892	0.9826	0.2653
	4	16.7066	0.9826	0.2506
4	1	15.724	0.9826	0.2359
	2	14.7414	0.9826	0.2211
	3	13.7588	0.9826	0.2064
	4	12.7762	0.9826	0.1916
5	1	11.7936	0.9826	0.1769
	2	10.811	0.9826	0.1622
	3	9.8284	0.9826	0.1474
	4	8.8458	0.9826	0.1327
6	1	7.8632	0.9826	0.1179
	2	6.8806	0.9826	0.1032
	3	5.898	0.9826	0.0885
	4	4.9154	0.9826	0.0737
7	1	3.9328	0.9826	0.059
	2	2.9502	0.9826	0.0443
	3	1.9676	0.9826	0.0295
	4	0.985	0.98	0.0148

Sales Budget

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Production capacity utilization	60%	65%	70%	75%	80%	85%	90%	95%	100%
Production qty	6531725	7076035	7620346	8164656	8708966	9253277	9797587	10341898	10886208
Sales qty	6466408	7005275	7544142	8083009	8621877	9160744	9699611	10238479	10777346
Sales	81646560	92872962	100017036	107161110	114305184	121449258	128593332	135737406	142881480

Production budget

Production capacity 4535.92 kg per hr
 Production hours in a year 2400 hours
 Production qty in a year 10,886,208 kgs

Products	Production at 100% capacity	sales prices per kg in year I	purchase prices per kg in year I
Output	10,886,208	12.5	8.0

Output stock calculation

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Opening Stock	-	65,317	136,078	212,281	293,928	381,017	473,550	571,526	674,945
Add: Production	6,531,725	7,076,035	7,620,346	8,164,656	8,708,966	9,253,277	9,797,587	10,341,898	10,886,208
Less: Sales	6,466,408	7,005,275	7,544,142	8,083,009	8,621,877	9,160,744	9,699,611	10,238,479	10,777,346
Closing Stock	65,317	136,078	212,281	293,928	381,017	473,550	571,526	674,945	783,807

Assumptions:

1. Sales price per kg of output is 12.5, expected to increase 5% per annum
2. assumed that 95% of production is sold

Cash flow statement

Particulars	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	1,000,000	4,246,827	4,340,023	4,847,773	5,366,016	5,898,117	6,446,734	7,013,670	7,992,709
Add: Sales realizations	73,481,904	83,585,666	90,015,332	96,444,999	102,874,666	109,304,332	115,733,999	122,163,665	128,593,332
Less: Payment made to creditors of previos year	-	11,495,836	12,453,822	13,411,808	14,369,795	15,327,781	16,285,767	17,243,753	18,201,740
Add: Receipts from debtors of previos year	-	8,164,656	9,287,296	10,001,704	10,716,111	11,430,518	12,144,926	12,859,333	13,573,741
Less: Payments made for current year purchase	67,831,320	73,193,510	78,753,080	84,320,446	89,896,046	95,480,347	101,073,838	106,677,039	112,290,499
Less: Interest payments	251,826	232,665	209,083	185,501	161,918	138,336	114,753	100,000	100,000
	6,398,758	11,075,138	12,226,666	13,376,721	14,529,033	15,686,504	16,851,300	18,015,875	19,567,542
Less: Income tax	703,050	2,212,352	2,436,926	2,657,325	2,873,678	3,086,069	3,294,541	3,496,454	3,690,005
	5,695,707	8,862,786	9,789,741	10,719,396	11,655,356	12,600,435	13,556,759	14,519,422	15,877,537
Less: Distrubutions made from profits	1,252,360	4,129,723	4,548,928	4,960,340	5,364,199	5,760,661	6,149,809	6,526,713	6,888,009
	4,443,347	4,733,063	5,240,813	5,759,056	6,291,157	6,839,774	7,406,950	7,992,709	8,989,528
Less: Principal repayment of loan	196,520	393,040	393,040	393,040	393,040	393,040	393,280	-	-
Closing cash balance	4,246,827	4,340,023	4,847,773	5,366,016	5,898,117	6,446,734	7,013,670	7,992,709	8,989,528

S. no. Assumptions

- 1 Assumed that 10% of the output is normal loss in production process
- 2 Interest on working capital is assumed to be 10% p.a.
- 3 Electricity are semi-fixed cost. Rs. 1,00,000 pa is fixed, balance is variable at Rs. 12 per unit usage
- 4 Electricity usage in units is given below

Usage in units	95000	99750	104737.5	109974.375	115473.0938	121246.7484	127309.0859	133674.5402	140358.2672
Variable cost	1140000	997500	1047375	1099743.75	1154730.938	1212467.484	1273090.859	1336745.402	1403582.672

- 5 Stationery expense is fixed at Rs. 2,00,000 with annual increase of 2%
- 6 Closing stock is valued at Rs. 10 per kg
- 7 Assumed that 30 days of purchases are average creditors maintained
- 8 Assumed that 30 days of sales are average debtors maintained by the business



(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 Visitors' Programme / International Exposure Visits	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.