

# MODEL DPR

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# Establishment of Cold Storage (with Capital Subsidy)

**Under Agriculture Infrastructure Fund Scheme**

Submitted by



Knowledge Partner  
NABARD Consultancy Services  
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Submitted to



Department of Agriculture,  
Cooperation & Farmers Welfare





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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.*

# DETAILED PROJECT REPORT

## 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 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			
2						

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

SN	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Status	Aadhar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN	Date of Share-holding	% of share-holding sharing ratio
1									
2					To be filled by the applicant				
3									
4									

**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	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)**

SN	Types of Facility	Name of Bank and Branch	Limits	Outstanding as on 25/12/2020	Securities	Rate of interest	Repayment terms	Purpose
1					To be filled by the applicant			
2								

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

**7. Project Details**

a. Objective of the proposed project:

COLD STORAGE - Preservation of Horticulture produce likes Spices, dry fruits, fruits and vegetables

b. Category of proposed infrastructure as per the Scheme:

SN	Component	Capacity	Mark Tick (✓)
1	Cold Chain	5000 MT	✓

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

The facility will be offered on rent

**8. Land Details:**

SN	Particulars	Details
1	Land Area	2396 sq mtr (1197.87 x2 plots)
2	Status of Legal title & Possession	
3	if leased, Period of lease	N/A
4	Coordinates of location	
5	Details of CLU	CLU done
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	1 km from state highway
7	Availability of Water	Yes
8	Availability of Power	Yes

**9. Proposed facilities:**

I. Details of proposed facility

S N	Type of facilities proposed to be created	No. of Units	Total Capacity [MT]	No. of Days of operation of each facility in a year
1	Cold store	12 NOS	5000 MT	330



CHAMBER SIZES for cold storage

CS	Cold storage chamber sizes			TOTAL MT
	w	l	H	
1A	13.2	17.6	3.2	219
1B	13.2	17.6	5.25	359
1C	13.2	17.6	7.85	536
2A	13.2	17.6	3.2	219
2B	13.2	17.6	5.25	359
2C	13.2	17.6	7.85	536
		17.6		0
3A	15.9	17.6	2.6	214
3B	15.9	17.6	5.25	432
3C	15.9	17.6	7.85	646
4A	15.9	17.6	2.6	214
4B	15.9	17.6	5.2	428
4C	15.9	17.6	7.85	646
				4808
5	12	9.1	5.97	192
<b>TOTAL CAPACITY</b>				<b>5000</b>

II. Details of technologies to be used/ alternative technologies: Indigenous

III. Flow chart of activity process:

Cold storage

Raw material receiving -> Preservation in the cold storage-> Sorting/packing->Dispatch

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

SN	Activity	Date of start	Date of completion
1	Land	Existing	Existing
2	Building	15th Jan 2021	31st March 2021
3	Insulation	1st Apr 2021	30th May 2021
4	Plant & Machinery	1st March 2021	15th July 2021
5	ERECTION	AND 16th July 2021	19th Aug 2021

COMMISSIONING			
6	Trial run	20th Aug 2021	30th Aug 2021
7	Commercial run	30th Sep 2021	

## 11. Proposed Project Financials

### a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs) Cold Storage
1	Land & Site development	0
2	Civil Works- Building, Steel, wooden work	300.00
3	PUF Panel & Insulated doors.	090.00
4	Plant & Machinery (P&M) Dock leveler & Shelter	120.00 07.00
5	Electricals PLC.	40.00 20.00
6	Grading line	15.00
7	Interest During Construction	14
8	Working Capital	0
	<b>Total Project Cost</b>	<b>606.00</b>

### b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	60.60	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan (including back end capital subsidy @ 35% of cost of project amounting to Rs. 212.1 lakhs)	545.4 (including subsidy Rs. 212.1 lakhs)	90%
	<b>Total</b>	<b>606.00</b>	<b>100.00</b>

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover	900.00	918.00	936.36	955.09	974.19
2	Cost of Operations	197.64	205.42	213.60	222.21	231.26
3	Gross Profit	702.36	712.58	722.76	732.88	742.93
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	702.36	712.58	722.76	732.88	742.93
5	Profit before taxation	586.647	623.404	645.992	667.592	906.387
6	Profit after taxation	406.453	436.383	452.195	467.315	698.101

SAMPLE

- d. Financial Parameters
- e. Credit Facilities proposed
  - I. Fund Based
    - a) Term Loan : Rs 545.40 lacs
    - b) Working Capital :
  - II. Non Fund Based :
  - Nil
- f. Collateral Security proposed to be offered and its approximate value for the applicable cases.  
**Land of the proposed project approximate Market value Rs 4 cr.**
- g. Repayment Schedule (Including moratorium period): As per attached Financial annexures
- h. Details of Statutory/other approvals/registrations (status)  
  
Pollution control not applicable

**12. Availability of Raw Materials in the Catchment Area**

District	Spices									
	Ajwain/Carom		Coriander Seed		Cumin		Fennel		Fenugreek	
	2019		2019		2019		2019		2019	
	Final Estimates		Final Estimates		Final Estimates		Final Estimates		Final Estimates	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
1. ABC	177	191	473	766	21572	21141	438	920	221	482
2. XYZ	264	238	719	1064	1622	1184	-	-	26	43

**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	Various APMC market as above	Farmers and APMC markets	Spices as above	5000 MT

**14. Employment Generation projections**

- a. Direct Employment: (Skilled and Semi-skilled).....21
- b. Contractual Employment with no. of days: .....0
- c. Indirect Employment (specify): .....300

**15. 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.**

N/A

**16. 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	Exempted from pollution control measures		

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

As per attached quotations

I Certify that the information / contents as above furnished by me / user is true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any informationfurnished 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 with 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	390.00
(a)	Total	390.00
3	Civil Work	
(a)	Civil Work	
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	202.00
	Total	202.00
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	-
7	Preliminary Expenses	14.00
(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	-
	Total	-
9	E mandi expense	-
	Total Cost of Project	606.00



## Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	60.60
2	Eligible Assistance	-
3	Term Loan	545.40
4	CC Limit	-
	Total	606.00

**Annexure 3 - Complete Estimate of Civil and Plant and Machinery**

1. Civil Work	Units	Amt
1 Building, steel and wooden work	1	30,000,000
2 PUF Panel and insulated doors		9,000,000
<b>Total Civil Work</b>		<b>39,000,000</b>
2. Plant and machinery	Units	Amt
1 Plant and Machinery	1	12,000,000
2 Dock and lever shelter	1	700,000
3 Electricals	1	4,000,000
4 PLC	1	2,000,000
5 Grading line	1	1,500,000
<b>Total Plant and Machinery</b>		<b>20,200,000</b>
<b>Total fixed Assets</b>		<b>59,200,000</b>

**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	4,620,000	4,816,000	5,021,800	5,237,890	5,464,785	5,703,024	5,953,175	5,953,175	5,953,175
	Insurance cost @ 7% of purchase cost	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895	1,989,640	2,089,122
	Running and Manintenance expense @10% of sales	9,000,000	9,180,000	9,363,600	9,550,872	9,741,889	9,936,727	10,135,462	10,338,171	10,544,934
	Cost of Production	15,034,000	15,480,700	15,944,335	16,425,644	16,925,400	17,444,413	17,983,532	18,280,986	18,587,231
	Sub Total	15,034,000	15,480,700	15,944,335	16,425,644	16,925,400	17,444,413	17,983,532	18,280,986	18,587,231
	Administrative salaries and wages	4,730,400	5,061,528	5,415,835	5,794,943	6,200,589	6,634,631	7,099,055	7,595,989	8,127,708
	Total	4,730,400	5,061,528	5,415,835	5,794,943	6,200,589	6,634,631	7,099,055	7,595,989	8,127,708
	Cost of Sales	19,764,400	20,542,228	21,360,170	22,220,587	23,125,989	24,079,044	25,082,587	25,876,975	26,714,939
	Expected sales revenue	90,000,000	91,800,000	93,636,000	95,508,720	97,418,894	99,367,272	101,354,618	103,381,710	105,449,344
	Gross Profit	70,235,600	71,257,772	72,275,830	73,288,133	74,292,905	75,288,228	76,272,031	77,504,735	78,734,405
	Financial expense									
	Interest on Term Loan	3,240,935	2,831,883	2,328,435	1,824,987	723,701	-	-	-	-
	Interest on WC Loan	-	-	-	-	-	-	-	-	-
	total	3,240,935	2,831,883	2,328,435	1,824,987	723,701	-	-	-	-
	Operating profits (PBT)	66,994,666	68,425,889	69,947,395	71,463,146	73,569,205	75,288,228	76,272,031	77,504,735	78,734,405
	Preliminary Expense	1,400,000	-	-	-	-	-	-	-	-
	Other income - subsidy for loan repayment	-	-	-	-	21,210,000				
	depreciation	6,930,000	6,085,500	5,348,175	4,703,899	4,140,469	3,647,338	3,215,383	2,836,706	2,504,468
	Net Profit before Tax	58,664,666	62,340,389	64,599,220	66,759,247	90,638,736	71,640,890	73,056,648	74,668,029	76,229,937
	Income Tax	18,019,400	18,702,117	19,379,766	20,027,774	20,828,621	21,492,267	21,916,994	22,400,409	22,868,981
	Profits after Tax	40,645,266	43,638,272	45,219,454	46,731,473	69,810,115	50,148,623	51,139,654	52,267,620	53,360,956
	Distribution of profits (50%)	20,322,633	21,819,136	22,609,727	23,365,736	34,905,058	25,074,312	25,569,827	26,133,810	26,680,478
	Profit transfer to balance sheet	20,322,633	21,819,136	22,609,727	23,365,736	34,905,058	25,074,312	25,569,827	26,133,810	26,680,478

3. Electricity are semi-fixed cost. Rs. 700,000 pa is fixed, balance is variable at Rs. 14 per unit usage

4. Electricity usage in units is given below

Usage in units	280000	294000	308700	324135	340341.75	357358.8375	375226.7794	375226.7794	375226.7794
Variable cost	3920000	4116000	4321800	4537890	4764784.5	5003023.725	5253174.911	5253174.911	5253174.911

It is assumed that insurance cost is 7% of purchase price and this will increase 5% annually

**Annexure 5- Projected balance sheet**

Projected Baalance sheet

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
<b>A</b>	<b>Asset</b>									
1	Fixed Capital expenditure									
	Gross Block	59,200,000	52,270,000.00	46,184,500.00	40,836,325.00	36,132,426.25	31,991,957.31	28,344,619.22	25,129,236.28	22,292,529.80
	Less- Depreciation	6,930,000	6,085,500.00	5,348,175.00	4,703,898.75	4,140,468.94	3,647,338.10	3,215,382.93	2,836,706.49	2,504,468.41
	net Block	52,270,000	46,184,500.00	40,836,325.00	36,132,426.25	31,991,957.31	28,344,619.22	25,129,236.28	22,292,529.80	19,788,061.39
3	Sundry debtors	8,181,818	8,345,455	8,512,364	8,682,611	8,856,263	9,033,388	9,214,056	9,398,337	9,586,304
4	Cash/ bank balance	18,771,851	38,214,983	57,712,977	77,324,544	91,132,702	119,791,568	148,516,685	177,430,128	206,561,377
	<b>Total assets</b>	<b>79,223,669</b>	<b>92,744,938</b>	<b>107,061,666</b>	<b>122,139,581</b>	<b>131,980,923</b>	<b>157,169,576</b>	<b>182,859,977</b>	<b>209,120,995</b>	<b>235,935,742</b>
<b>B</b>	<b>Liabilities</b>									
1	Capital	6,060,000	26,382,633	48,201,769	70,811,496	94,177,233	129,082,290	154,156,602	179,726,429	205,860,239
	Add- Profit	20,322,633	21,819,136	22,609,727	23,365,736	34,905,058	25,074,312	25,569,827	26,133,810	26,680,478
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	26,382,633	48,201,769	70,811,496	94,177,233	129,082,290	154,156,602	179,726,429	205,860,239	232,540,716
2	term Loan	50,344,600	41,953,800	33,563,000	25,172,200	-	-	-	-	-
3	Working capital	-	-	-	-	-	-	-	-	-
4	Creditors	2,496,436	2,589,369	2,687,170	2,790,148	2,898,633	3,012,974	3,133,548	3,260,756	3,395,026
	<b>Total liabilities</b>	<b>79,223,669</b>	<b>92,744,938</b>	<b>107,061,666</b>	<b>122,139,581</b>	<b>131,980,923</b>	<b>157,169,576</b>	<b>182,859,977</b>	<b>209,120,995</b>	<b>235,935,742</b>
	<b>Current Ratio</b>									
	Current Assets	26,953,669	46,560,438	66,225,341	86,007,155	99,988,965	128,824,957	157,730,741	186,828,465	216,147,681
	Current Liabilities	2,496,436	2,589,369	2,687,170	2,790,148	2,898,633	3,012,974	3,133,548	3,260,756	3,395,026
	Ratio	10.79685815	17.9813857	24.64501362	30.82529912	34.49521954	42.75674115	50.33614186	57.29605264	63.66598921
	Average				36.97763344					
	<b>Debt Equity ratio</b>									
	Debt	50,344,600	41,953,800	33,563,000	25,172,200	-	-	-	-	-
	Equity	26,382,633	48,201,769	70,811,496	94,177,233	129,082,290	154,156,602	179,726,429	205,860,239	232,540,716
	Ratio	1.908247753	0.870378843	0.473976711	0.267285408	0	0	0	0	0
	Average				0.391098746					
	<b>Fixed asset coverage ratio</b>									
	Fixed assets	52,270,000	46,184,500	40,836,325	36,132,426	31,991,957	28,344,619	25,129,236	22,292,530	19,788,061
	Debt	50,344,600	41,953,800	33,563,000	25,172,200	-	-	-	-	-
	ratio	1.038244419	1.100841878	1.216706641	0.532355876	1.435409946	-	-	-	-
	<b>Debt service coverage ratio</b>									
	Interest on loan (TL + WC)	3,240,935	2,831,883	2,328,435	1,824,987	723,701	-	-	-	-
	Instalment of loan	4,195,400	8,390,800	8,390,800	8,390,800	3,962,200	-	-	-	-
	Total	7,436,335	11,222,683	10,719,235	10,215,787	4,685,901	-	-	-	-
	Net operating income	70,235,600	71,257,772	72,275,830	73,288,133	74,292,905	75,288,228	76,272,031	77,504,735	78,734,405
	ratio	9.444922092	6.349441751	6.742629492	7.174007528	15.8545631	-	-	-	-
	Average				9.113112793					

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	8	20,000	1,920,000
ii.	Accountant	1	29,000	348,000
iii.	Labour/ helper	9	12,000	1,296,000
iv.	Security	3	10,500	378,000
Total				3,942,000
Add: benefits @ 20%				788,400
Total				4,730,400

Total annual wages	4,730,400
Annual increase in wages	5%
Total manpower	21

## 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	39,000,000	20,200,000	-	592.00
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				592.00

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		3,900,000.00	3,030,000.00	-	6,930,000.00
Year 2		3,510,000.00	2,575,500.00	-	6,085,500.00
Year 3		3,159,000.00	2,189,175.00	-	5,348,175.00
Year 4		2,843,100.00	1,860,798.75	-	4,703,898.75
Year 5		2,558,790.00	1,581,678.94	-	4,140,468.94
Year 6		2,302,911.00	1,344,427.10	-	3,647,338.10
Year 7		2,072,619.90	1,142,763.03	-	3,215,382.93
Year 8		1,865,357.91	971,348.58	-	2,836,706.49
Year 9		1,678,822.12	825,646.29	-	2,504,468.41

**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	66,994,666	68,425,889	69,947,395	71,463,146	73,569,205	75,288,228	76,272,031	77,504,735	78,734,405
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	66,994,666	68,425,889	69,947,395	71,463,146	73,569,205	75,288,228	76,272,031	77,504,735	78,734,405
Less- Dep on WDV	6,930,000	6,085,500	5,348,175	4,703,899	4,140,469	3,647,338	3,215,383	2,836,706	2,504,468
Sub total	60,064,666	62,340,389	64,599,220	66,759,247	69,428,736	71,640,890	73,056,648	74,668,029	76,229,937
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	60,064,666	62,340,389	64,599,220	66,759,247	69,428,736	71,640,890	73,056,648	74,668,029	76,229,937
Income tax @30%	18,019,400	18,702,117	19,379,766	20,027,774	20,828,621	21,492,267	21,916,994	22,400,409	22,868,981

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

### Break even capacity at maximum capacity utilization

Sales		128,571,429
Variable cost		
- Running and maintenance cost	12,857,143	
- Interest on Working capital	-	
- electricity expense	5,253,175	18,110,318
Contribution		110,461,111
Less: Fixed costs		
Wages and salaries		473,040
Depreciation		6,930,000
Electricity fixed charge		700,000
Interest on TL		3,240,935
Fixed cost		11,343,975

	Rs. per kg	
Sales price per kg	1.5	
BEP in kgs	3,215,000.00	
Total BEP %	64.30%	

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 64.30% 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)	545.40
Amount of subsidy (in lakhs)	212.10
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	545.40	0	8.181
	2	545.40	0	8.181
	3	545.40	20.977	8.181
	4	524.423	20.977	7.8663
2	1	503.446	20.977	7.5517
	2	482.469	20.977	7.237
	3	461.492	20.977	6.9224
	4	440.515	20.977	6.6077
3	1	419.538	20.977	6.2931
	2	398.561	20.977	5.9784
	3	377.584	20.977	5.6638
	4	356.607	20.977	5.3491
4	1	335.63	20.977	5.0345
	2	314.653	20.977	4.7198
	3	293.676	20.977	4.4051
	4	272.699	20.977	4.0905
5	1	251.722	20.977	3.7758
	2	230.745	18.645	3.4612
	3	212.1	0	0
	4	0	0	0
6	1	0	0	0
	2	0	0	0
	3	0	0	0
	4	0	0	0
7	1	0	0	0
	2	0	0	0
	3	0	0	0
	4	0	0.00	0

In case of Capital subsidy, the amount vary depending on location of unit and scheme offered by the government at that time. Thus it is assumed here that 35% of cost of project(Rs. 212.1 lakhs)is sourced through back end subsidy.

The amount Rs. 212.1 lakhs is sourced by Government subsidy.

Since this is a back end subsidy, the amount is funded to bank at the end of repayment schedule.

Subsidy is available maximum 35%

**Sales Budget**

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%
Sales qty	3,500,000	3,750,000	4,000,000	4,250,000	4,500,000	4,750,000	5,000,000	5,000,000	5,000,000
Sales	90,000,000.00	91,800,000.00	93,636,000.00	95,508,720.00	97,418,894.40	99,367,272.29	101,354,617.73	103,381,710.09	105,449,344.29

**Production budget**

Per annum capacity in kgs                      5,000,000  
Operational days/ months                      365 days/ 12 months

Products	Production at 100% capacity	sales prices per kg per month
Output	5,000,000	1.5

Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	-	-	18,771,851	38,214,983	57,712,977	77,324,544	91,132,702	119,791,568	148,516,685	177,430,128
Add: Capital	6,060,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	54,540,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	59,200,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations	-	81,818,182	83,454,545	85,123,636	86,826,109	88,562,631	90,333,884	92,140,562	93,983,373	95,863,040
Less: Payment made to creditors of previos year	-	-	2,496,436	2,589,369	2,687,170	2,790,148	2,898,633	3,012,974	3,133,548	3,260,756
Add: Receipts from debtors of previos year	-	-	8,181,818	8,345,455	8,512,364	8,682,611	8,856,263	9,033,388	9,214,056	9,398,337
Less: Payments made for current year purchase	-	17,267,964	17,952,859	18,673,000	19,430,439	20,227,357	21,066,070	21,949,038	22,616,218	23,319,913
Less: Pre incorporation expense	1,400,000	-	-	-	-	-	-	-	-	-
Less: Interest payments	-	3,240,935	2,831,883	2,328,435	1,824,987	723,701	-	-	-	-
	-	61,309,284	87,127,036	108,093,270	129,108,854	150,828,580	166,358,147	196,003,506	225,964,347	256,110,836
Less: Income tax	-	18,019,400	18,702,117	19,379,766	20,027,774	20,828,621	21,492,267	21,916,994	22,400,409	22,868,981
	-	43,289,884	68,424,919	88,713,504	109,081,080	129,999,960	144,865,880	174,086,511	203,563,938	233,241,855
Less: Distrubutions made from profits	-	20,322,633	21,819,136	22,609,727	23,365,736	34,905,058	25,074,312	25,569,827	26,133,810	26,680,478
	-	22,967,251	46,605,783	66,103,777	85,715,344	95,094,902	119,791,568	148,516,685	177,430,128	206,561,377
Less: Principal repayment of loan	-	4,195,400	8,390,800	8,390,800	8,390,800	3,962,200	-	-	-	-
Closing cash balance	-	18,771,851	38,214,983	57,712,977	77,324,544	91,132,702	119,791,568	148,516,685	177,430,128	206,561,377

**S. no. Assumptions**

- 1 Electricity are semi-fixed cost. Rs. 700,000 pa is fixed, balance is variable at Rs. 14 per unit usage
- 2 Electricity usage in units is given below

Usage in units	280000	294000	308700	324135	340341.75	357358.8375	375226.7794	375226.7794	375226.7794
Variable cost	3920000	4116000	4321800	4537890	4764784.5	5003023.725	5253174.911	5253174.911	5253174.911

- 3 Assumed 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 insurance cost is 7% of purchase price and this will increase 5% annually



**(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.