

MODEL DPR

Establishment of Waxing Plant (without Capital subsidy)

UNDER AGRICULTURE INFRASTRUCTURE
FUND SCHEME

Submitted by

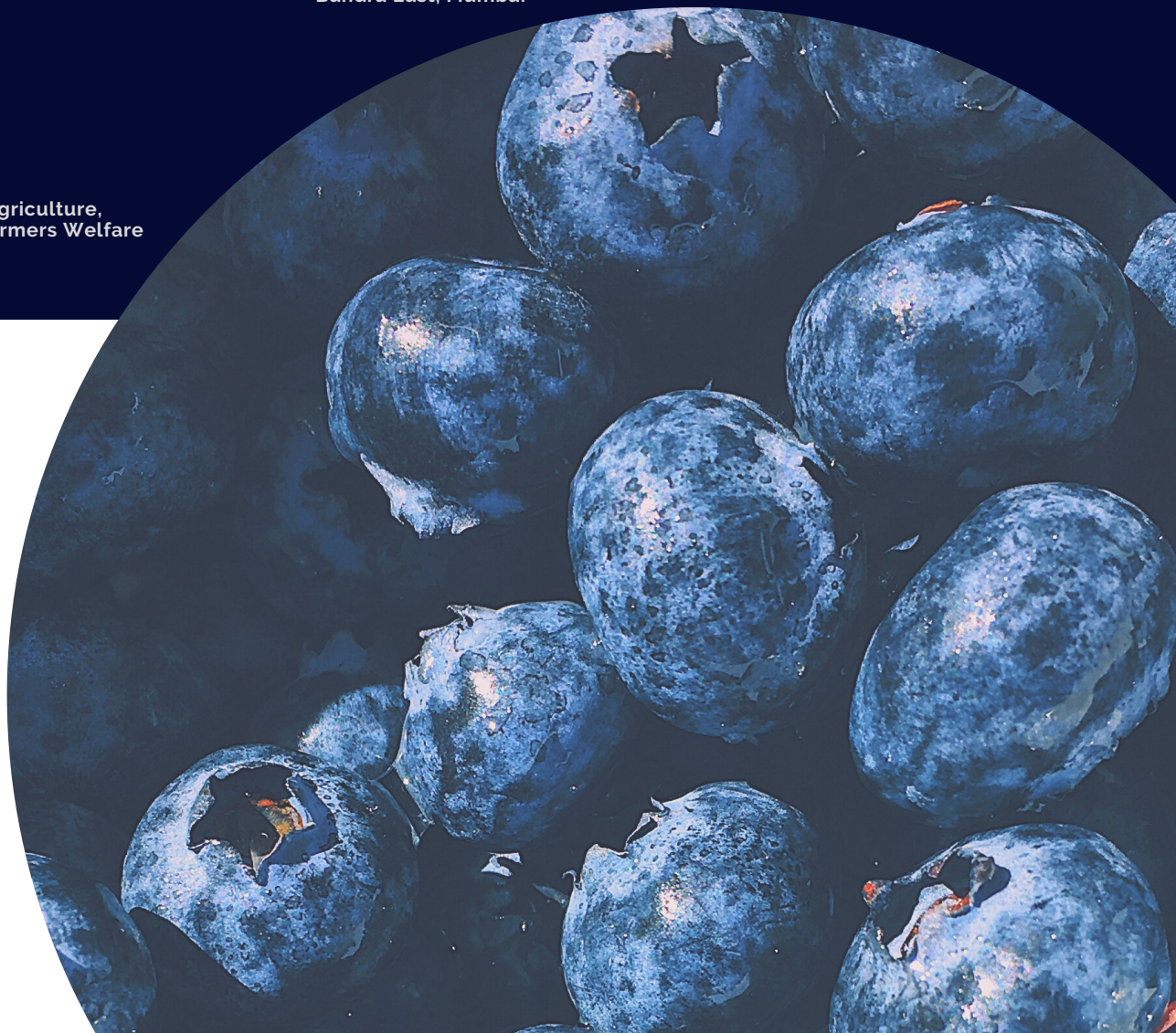


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Submitted to



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.

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 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							

	building community farming assets or post-harvest management projects.	
16	Any other (please Specify)	WAXING PLANT

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

SN	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			
17	Bio Stimulant production units			
18	Others (Specify)		1000 QTL, WAXING PLANT	

- 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

- a) Date of disbursement of 1st instalment of term loan
- b) Date of start of construction of building
- c) Date of completion of building
- d) Date of placing order for plant & machinery
- e) Date of installation/erection of P&M
- f) Date of sanction of electricity connection (LT/HT)
- g) Date of release of electricity connection (LT/HT)
- h) Date of trial production/running
- i) Date of commencement of production/running

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹)
1	Site Development	1,55,74,000
2	Civil Works	
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	95,25,000
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	
8	Interest During Construction	
9	Contingencies	

10	Working Capital	100,00,000
	Total Project Cost	3,50,99,000

b. Means of finance

SN	Items	Amount (₹ in lakhs)
1	*Promoter's Equity	35.099
2	Capital Subsidy/ Benefit from other Central/ State Scheme	
3	Loan (TL + CC)	315.891
	Total	350.99

*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 2021-22	Year 2022-23	Year 2023-24	Year 2024-25	Year 2025-26
1	Turnover	40320.00	42739.20	45303.55	48021.77	50903.07
2	Cost of Operations	38681.26	41443.33	44205.49	46967.74	50818.74
3	Gross Profit	1638.74	1295.87	1098.06	1054.02	84.34
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	1638.74	1295.87	1098.06	1054.02	84.34
5	Profit before taxation	1586.045	1248.498	1055.908	1016.671	51.427
6	Profit after taxation	1110.231	873.948	739.136	711.670	35.999

*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]	186.32%	
2	Avg. Debt Service Coverage Ratio (DSCR)	5.79	
3	Break Even Point (BEP)	32.56%	
4	Debt-Equity Ratio (TTL/TNW)	0.341	
5	Fixed Assets Coverage Ratio	0.83	

- e. Credit Facilities proposed
 - I. Fund Based
 - a) Term Loan 215.891 lakhs
 - b) Working Capital 100 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.

Raw Material Availability: Xyz is famous for it's indigenous kinnow produce. So, there will be abundance and quite good quality of produce will be available for further processing.

Sources of Procurement: Agri- Produce from Farmers and our own agricultural land will be sourced in Kinnow waxing facility offered by us as a part of Agri - Processing services which are available throughout year being the abc district is known for it's Kinnow variety.

Process of Procurement: Villagers and Farmers bring their produce (Kinnows) to Waxing facility located in abc Industrial Area for further processing and sell it on to maintain their availability in market as and when required. Waxing Facility will through it's marketing strategies along with their experienced and qualified proprietor belonging to same farmer family will ensure and induce facilities to farmers and agri-producers.

Availability of utilities (Water/Electricity etc.):

Electricity: Yes, Electricity Connection is available at location for electricity consumption.

Water: Facility has fresh water through Water Dept. facility.

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	ABC			
2	XYZ			

*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.....
- b. Contractual Employment with no. of days:
- c. Indirect Employment (specify):

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.

SAMPLE

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 operational efficiency
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.

Date: _____

Signature of the Applicant

Place: _____

Annexures

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Cash flow statement	Cash flows!A1
Sales Budget	Budgets!A1

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	155.74
(a)	Total	155.74
3	Civil Work	
(a)	Civil Work	
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	95.25
	Total	95.25
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	100.00
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	-
(b)	Legal and Misc Expense	-
	Total	-
9	E mandi expense	-
	Total Cost of Project	350.99

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	35.0990
2	Eligible Assistance	-
3	Term Loan	215.8910
4	CC Limit	100.00
	Total	350.99

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	3,701,376,000	3,965,760,000	4,230,144,000	4,494,528,000	4,758,912,000	5,023,296,000	5,287,680,000	5,287,680,000	5,287,680,000
	Electricity expense	1,820,000	1,904,000	1,992,200	2,084,810	2,182,051	2,284,153	2,391,361	2,391,361	2,391,361
	Running and Manintenance expense @0.1% of procurement cost	3,701,376	3,965,760	4,230,144	4,494,528	4,758,912	5,023,296	5,287,680	5,287,680	5,287,680
	Cost of Production	3,706,897,376	3,971,629,760	4,236,366,344	4,501,107,338	4,765,852,963	5,030,603,449	5,295,359,041	5,295,359,041	5,295,359,041
	Add: Opening stock	-	40,320,000	83,520,000	129,600,000	178,560,000	126,720,000	72,000,000	14,400,000	-
	Less: Closing stock	40,320,000	83,520,000	129,600,000	178,560,000	126,720,000	72,000,000	14,400,000	-	-
	Sub Total	3,666,577,376	3,928,429,760	4,190,286,344	4,452,147,338	4,817,692,963	5,085,323,449	5,352,959,041	5,309,759,041	5,295,359,041
	Administrative salaries and wages	1,965,120	2,063,376	2,166,545	2,274,872	2,388,616	2,508,046	2,633,449	2,765,121	2,903,377
	Selling expenses @ Rs. 1 per kg	199,584,000	213,840,000	228,096,000	242,352,000	261,792,000	276,336,000	290,880,000	288,720,000	288,000,000
	Total	201,549,120	215,903,376	230,262,545	244,626,872	264,180,616	278,844,046	293,513,449	291,485,121	290,903,377
	Cost of Sales	3,868,126,496	4,144,333,136	4,420,548,889	4,696,774,210	5,081,873,578	5,364,167,495	5,646,472,489	5,601,244,162	5,586,262,418
	Expected sales revenue	4,032,000,000	4,273,920,000	4,530,355,200	4,802,176,512	5,090,307,103	5,395,725,529	5,719,469,061	6,062,637,204	6,426,395,437
	Gross Profit	163,873,504	129,586,864	109,806,311	105,402,302	8,433,525	31,558,033	72,996,571	461,393,042	840,133,019
	Financial expense									
	Interest on Term Loan	1,282,892	1,120,983	921,711	722,439	523,167	323,895	124,623	-	-
	Interest on WC Loan	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
	total	2,282,892	2,120,983	1,921,711	1,722,439	1,523,167	1,323,895	1,124,623	1,000,000	1,000,000
	Operating profits (PBT)	161,590,613	127,465,881	107,884,600	103,679,863	6,910,358	30,234,138	71,871,948	460,393,042	839,133,019
	Preliminary Expense	-	-	-	-	-	-	-	-	-
	depreciation	2,986,150	2,616,098	2,293,766	2,012,776	1,767,627	1,553,573	1,366,519	1,202,924	1,059,730
	Net Profit before Tax	158,604,463	124,849,784	105,590,834	101,667,087	5,142,731	28,680,565	70,505,430	459,190,118	838,073,288
	Income Tax	47,581,339	37,454,935	31,677,250	30,500,126	1,542,819	8,604,170	21,151,629	137,757,035	251,421,986
	Profits after Tax	111,023,124	87,394,848	73,913,584	71,166,961	3,599,912	20,076,396	49,353,801	321,433,083	586,651,302
	Distribution of profits (50%)	88,818,499	69,915,879	59,130,867	56,933,569	2,879,929	16,061,117	39,483,041	257,146,466	469,321,041
	Profit transfer to balance sheet	22,204,625	17,478,970	14,782,717	14,233,392	719,982	4,015,279	9,870,760	64,286,617	117,330,260

1. assumed that 2% 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. 1,40,000 pa is fixed, balance is variable at Rs. 12 per unit usage

4. Electricity usage in units is given below

Usage in units	140000	147000	154350	162067.5	170170.875	178679.4188	187613.3897	187613.3897	187613.3897
Variable cost	1680000	1764000	1852200	1944810	2042050.5	2144153.025	2251360.676	2251360.676	2251360.676

5. Closing stock is valued at Rs. 20 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	25,099,000	22,112,850.00	19,496,752.50	17,202,986.63	15,190,210.93	13,422,584.36	11,869,011.27	10,502,492.69	9,299,568.58
	Less- Depreciation	2,986,150	2,616,097.50	2,293,765.88	2,012,775.69	1,767,626.57	1,553,573.09	1,366,518.58	1,202,924.11	1,059,730.47
	net Block	22,112,850	19,496,752.50	17,202,986.63	15,190,210.93	13,422,584.36	11,869,011.27	10,502,492.69	9,299,568.58	8,239,838.11
2	Closing Stock	40,320,000	83,520,000	129,600,000	178,560,000	126,720,000	72,000,000	14,400,000	-	-
3	Sundry debtors	336,000,000	356,160,000	377,529,600	400,181,376	424,192,259	449,643,794	476,622,422	505,219,767	535,532,953
4	Cash/ bank balance	274,106,175	271,584,042	261,953,725	247,330,917	318,390,443	393,970,560	476,570,711	527,862,906	615,939,711
	Total assets	672,539,025	730,760,794	786,286,311	841,262,503	882,725,286	927,483,365	978,095,625	1,042,382,242	1,159,712,502
B	Liabilities									
1	Capital	3,509,900	25,714,525	43,193,494	57,976,211	72,209,603	72,929,586	76,944,865	86,815,625	151,102,242
	Add- Profit	22,204,625	17,478,970	14,782,717	14,233,392	719,982	4,015,279	9,870,760	64,286,617	117,330,260
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	25,714,525	43,193,494	57,976,211	72,209,603	72,929,586	76,944,865	86,815,625	151,102,242	268,432,502
2	term Loan	19,928,500	16,607,300	13,286,100	9,964,900	6,643,700	3,322,500	-	-	-
3	Working capital	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
4	Creditors	616,896,000	660,960,000	705,024,000	749,088,000	793,152,000	837,216,000	881,280,000	881,280,000	881,280,000
	Total liabilities	672,539,025	730,760,794	786,286,311	841,262,503	882,725,286	927,483,365	978,095,625	1,042,382,242	1,159,712,502
	Current Ratio									
	Current Assets	610,106,175	627,744,042	639,483,325	647,512,293	742,582,701	843,614,354	953,193,132	1,033,082,673	1,151,472,664
	Current Liabilities	616,896,000	660,960,000	705,024,000	749,088,000	793,152,000	837,216,000	881,280,000	881,280,000	881,280,000
	Ratio	0.988993566	0.949745888	0.907037668	0.864400835	0.936242614	1.007642417	1.081600777	1.172252489	1.306591167
	Average				1.023834158					
	Debt Equity ratio									
	Debt	29,928,500	26,607,300	23,286,100	19,964,900	16,643,700	13,322,500	10,000,000	10,000,000	10,000,000
	Equity	25,714,525	43,193,494	57,976,211	72,209,603	72,929,586	76,944,865	86,815,625	151,102,242	268,432,502
	Ratio	1.163875292	0.616002487	0.40164922	0.276485385	0.228216023	0.173143458	0.115186638	0.066180355	0.037253313
	Average				0.34199913					
	Fixed asset coverage ratio									
	Fixed assets	22,112,850	19,496,753	17,202,987	15,190,211	13,422,584	11,869,011	10,502,493	9,299,569	8,239,838
	Debt	29,928,500	26,607,300	23,286,100	19,964,900	16,643,700	13,322,500	10,000,000	10,000,000	10,000,000
	ratio	0.73885594	0.732759525	0.738766329	0.760845831	0.806466372	0.890899701	1.050249269	0.929956858	0.823983811
	Debt service coverage ratio									
	Interest on loan (TL + WC)	2,282,892	2,120,983	1,921,711	1,722,439	1,523,167	1,323,895	1,124,623	1,000,000	1,000,000
	Instalment of loan	11,660,600	13,321,200	13,321,200	13,321,200	13,321,200	13,321,200	13,322,500	10,000,000	10,000,000
	Total	13,943,492	15,442,183	15,242,911	15,043,639	14,844,367	14,645,095	14,447,123	11,000,000	11,000,000
	Net operating income	163,873,504	129,586,864	109,806,311	105,402,302	8,433,525	31,558,033	72,996,571	461,393,042	840,133,019
	ratio	11.75268791	8.391745131	7.203762536	7.006436538	0.56812962	2.154853446	5.052671815	41.94482204	76.37572896
	Average				5.792518456					

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	4	18,000	864,000
ii.	Accountant	1	25,000	300,000
iii.	Labour/ helper	3	12,000	432,000
iv.	Security	1	9,400	112,800
Total				1,708,800
Add: benefits @ 15%				256,320
Total				1,965,120

Total annual wages	1,965,120
Annual increase in wages	5%
Total manpower	9

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	15,574,000	9,525,000	-	250.99
ii.	Pre operatives	-	-	-	-
iii.	Contingencies	-	-	-	-
	Total				250.99

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		1,557,400.00	1,428,750.00	-	2,986,150.00
Year 2		1,401,660.00	1,214,437.50	-	2,616,097.50
Year 3		1,261,494.00	1,032,271.88	-	2,293,765.88
Year 4		1,135,344.60	877,431.09	-	2,012,775.69
Year 5		1,021,810.14	745,816.43	-	1,767,626.57
Year 6		919,629.13	633,943.97	-	1,553,573.09
Year 7		827,666.21	538,852.37	-	1,366,518.58
Year 8		744,899.59	458,024.51	-	1,202,924.11
Year 9		670,409.63	389,320.84	-	1,059,730.47

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	161,590,613	127,465,881	107,884,600	103,679,863	6,910,358	30,234,138	71,871,948	460,393,042	839,133,019
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	161,590,613	127,465,881	107,884,600	103,679,863	6,910,358	30,234,138	71,871,948	460,393,042	839,133,019
Less- Dep on WDV	2,986,150	2,616,098	2,293,766	2,012,776	1,767,627	1,553,573	1,366,519	1,202,924	1,059,730
Sub total	158,604,463	124,849,784	105,590,834	101,667,087	5,142,731	28,680,565	70,505,430	459,190,118	838,073,288
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	158,604,463	124,849,784	105,590,834	101,667,087	5,142,731	28,680,565	70,505,430	459,190,118	838,073,288
Income tax @30%	47,581,339	37,454,935	31,677,250	30,500,126	1,542,819	8,604,170	21,151,629	137,757,035	251,421,986

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

Break even capacity at maximum capacity utilization

Sales		6,720,000,000
Variable cost		
- Procurement cost of inputs	5,287,680,000	
- Running and maintenance cost	5,287,680	
- Selling cost	288,000,000	
- Interest on Working capital	1,000,000	
- electricity expense	327,613	5,582,295,293
Contribution		1,137,704,707
Less: fixed cost		
Wages and salaries		1,965,120
Depreciation		2,986,150
Interest on TL		1,282,892
Fixed cost		6,234,162

	Rs. per kg	
Sales price per kg	20	
Procurement cost of vegetable and fruit	18	
Running and maintenance cost	0.02	
Interest on Working capital	0.0035	
selling expenses	1	
Electricity charges	0.9100	
Contribution per kg	0.066490584	
BEP in kgs	93760065.05	
Total BEP %	32.56%	

assumptions

1. Interest on working capital is computed taking 10% rate of interest p.a.

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	215.89
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	215.89	0	3.2384
	2	215.89	0	3.2384
	3	215.89	8.303	3.2384
	4	207.588	8.303	3.1138
2	1	199.285	8.303	2.9893
	2	190.982	8.303	2.8647
	3	182.679	8.303	2.7402
	4	174.376	8.303	2.6156
3	1	166.073	8.303	2.4911
	2	157.77	8.303	2.3666
	3	149.467	8.303	2.242
	4	141.164	8.303	2.1175
4	1	132.861	8.303	1.9929
	2	124.558	8.303	1.8684
	3	116.255	8.303	1.7438
	4	107.952	8.303	1.6193
5	1	99.649	8.303	1.4947
	2	91.346	8.303	1.3702
	3	83.043	8.303	1.2456
	4	74.74	8.303	1.1211
6	1	66.437	8.303	0.9966
	2	58.134	8.303	0.872
	3	49.831	8.303	0.7475
	4	41.528	8.303	0.6229
7	1	33.225	8.303	0.4984
	2	24.922	8.303	0.3738
	3	16.619	8.303	0.2493
	4	8.316	8.32	0.1247

Sales Budget

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Production capacity utilization	70%	75%	80%	85%	90%	95%	100%	100%	100%
Production qty	201600000	216000000	230400000	244800000	259200000	273600000	288000000	288000000	288000000
Sales qty	199584000	213840000	228096000	242352000	261792000	276336000	290880000	288720000	288000000
Sales	403200000	427392000	453035200	4802176512	5090307103	5395725529	5719469061	6062637204	6426395437

Production budget

Production capacity 100000 kg per hr
 Production hours in a year 2880 hours
 Production qty in a year 288,000,000 kgs

Products	Production at 100% capacity	sales prices per kg in year I	purchase prices per kg in year I
Output	288,000,000	20.0	18.0

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Output stock calculation									
Opening Stock	-	2,016,000	4,176,000	6,480,000	8,928,000	6,336,000	3,600,000	720,000	-
Add: Production	201,600,000	216,000,000	230,400,000	244,800,000	259,200,000	273,600,000	288,000,000	288,000,000	288,000,000
Output available for sale	201,600,000	218,016,000	234,576,000	251,280,000	268,128,000	279,936,000	291,600,000	288,720,000	288,000,000
Less: Sales	199,584,000	213,840,000	228,096,000	242,352,000	261,792,000	276,336,000	290,880,000	288,720,000	288,000,000
Closing Stock	2,016,000	4,176,000	6,480,000	8,928,000	6,336,000	3,600,000	720,000	-	-

Assumptions:

1. Sales price per kg of output is 20, expected to increase 6% per annum
2. assumed that 99% of production is sold for first 5 years, thereafter demand is almost 101% of output but we are able to serve market according to the availability of output

Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	10,000,000	-	274,106,175	271,584,042	261,953,725	247,330,917	318,390,443	393,970,560	476,570,711	527,862,906
Add: Capital	3,509,900	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	21,589,100	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	25,099,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations	-	3,696,000,000	3,917,760,000	4,152,825,600	4,401,995,136	4,666,114,844	4,946,081,735	5,242,846,639	5,557,417,437	5,890,862,483
Less: Payment made to creditors of previous year	-	-	616,896,000	660,960,000	705,024,000	749,088,000	793,152,000	837,216,000	881,280,000	881,280,000
Add: Receipts from debtors of previous year	-	-	336,000,000	356,160,000	377,529,600	400,181,376	424,192,259	449,643,794	476,622,422	505,219,767
Less: Payments made for current year purchase	-	3,291,550,496	3,526,573,136	3,761,604,889	3,996,646,210	4,236,881,578	4,472,231,495	4,707,592,489	4,705,564,162	4,704,982,418
Less: Interest payments	-	2,282,892	2,120,983	1,921,711	1,722,439	1,523,167	1,323,895	1,124,623	1,000,000	1,000,000
	-	412,166,613	382,276,056	356,083,042	338,085,812	326,134,392	421,957,046	540,527,880	922,766,408	1,336,682,739
Less: Income tax	-	47,581,339	37,454,935	31,677,250	30,500,126	1,542,819	8,604,170	21,151,629	137,757,035	251,421,986
	-	364,585,274	344,821,121	324,405,792	307,585,685	324,591,572	413,352,876	519,376,251	785,009,372	1,085,260,752
Less: Distrubutions made from profits	-	88,818,499	69,915,879	59,130,867	56,933,569	2,879,929	16,061,117	39,483,041	257,146,466	469,321,041
	-	275,766,775	274,905,242	265,274,925	250,652,117	321,711,643	397,291,760	479,893,211	527,862,906	615,939,711
Less: Principal repayment of loan	-	1,660,600	3,321,200	3,321,200	3,321,200	3,321,200	3,321,200	3,322,500	-	-
Closing cash balance	-	274,106,175	271,584,042	261,953,725	247,330,917	318,390,443	393,970,560	476,570,711	527,862,906	615,939,711

S. no. Assumptions

- 1 Assumed that 2% 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. 1,40,000 pa is fixed, balance is variable at Rs. 12 per unit usage
- 4 Electricity usage in units is given below

Usage in units	140,000	147,000	154,350	162,068	170,171	178,679	187,613	187,613	187,613
Variable cost	1,680,000	1,764,000	1,852,200	1,944,810	2,042,051	2,144,153	2,251,361	2,251,361	2,251,361

- 5 Closing stock is valued at Rs. 20 per kg
- 6 Assumed that 60 days of purchases are average creditors maintained
- 7 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.