



MODEL DPR

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

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CREDIT CITATION

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

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

DPR Template for projects under Agriculture Infrastructure Fund¹

1. Details of the Applicant

To be filled by the applicant

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

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

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

SN	Name of 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							



2	Term Loan								
3	Others								

To be filled by the applicant

*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:

b. Category of proposed infrastructure as per the Scheme:

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

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

8. Land Details:

Exact details to be filled by the

SN	Particulars	Details
1	Land Area	1 Acre = 4000 SQM
2	Status of Legal title & Possession	XYZ PRIVATE LIMITED COMPANY
3	if leased, Period of lease	30 YEAR LEASE
4	Coordinates of location	
5	Details of CLU	AGRICULTURAL LAND
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	7 km From National Highway
7	Availability of Water	AGRICULTURAL LAND
8	Availability of Power	Available

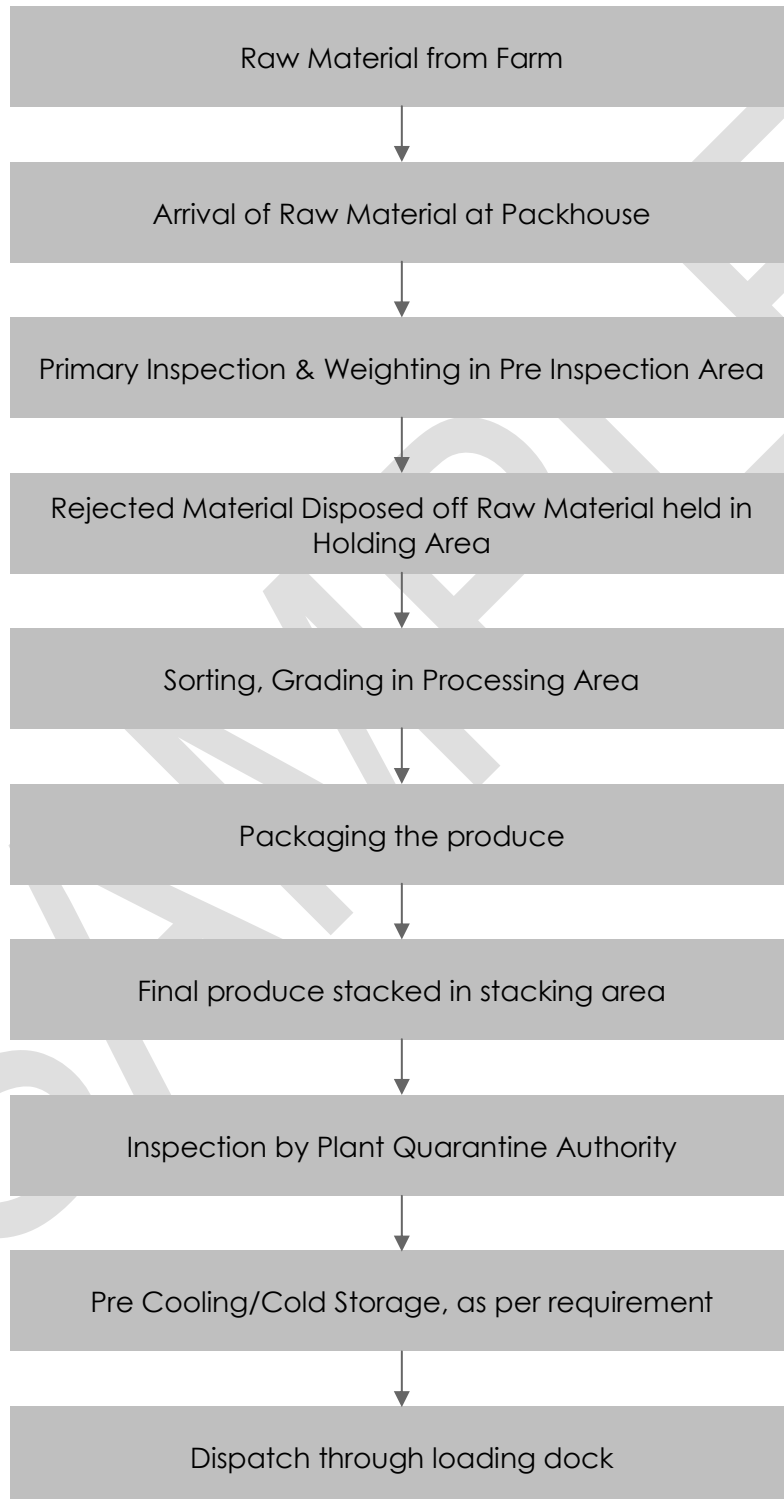
9. Proposed facilities:

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	1 unit	800sqm	300
4	CA Store			
5	Cold store	1 unit	200 MT	300
6	Frozen store			
7	Pre-cooling Chambers	1 unit	6 MT/batch	300
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as peractual]	1 unit	2 MT/hr	300
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
- III. Flow chart of activity process

Flow Chart



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

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs)
1	Site Development	
2	Civil Works	31.07
3	Technical Civil Works/ Erection etc.	
4	Plant & Machinery (P&M)	223.91
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	0.70
8	Interest During Construction	
9	Contingencies	
10	Working Capital	15
11	Miscellaneous Fixed Assets	5
	Total Project Cost	275.68

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	30.68	11.13%
2	Loan including back end capital subsidy	245 (capital subsidy of Rs. 34.5 lakhs)	88.87%
	Total	275.68	

*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	1052.92	1108.43	1166.86	1228.39	1293.17
2	Cost of Operations	725.93	788.05	824.86	864.96	908.54
3	Gross Profit	326.99	320.37	342.01	363.43	384.63
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	326.99	320.37	342.01	363.43	384.63
5	Profit before taxation	273.678	274.028	302.603	330.290	357.178
6	Profit after taxation	191.364	191.819	211.822	231.203	250.025

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]	(a) 37.93 (b) 31.27	-
2	Avg. Debt Service Coverage Ratio (DSCR)	9.92	-
3	Break Even Point (BEP)	48.95%	-
4	Debt-Equity Ratio (TTL/TNW)	0.91	-
5	Fixed Assets Coverage Ratio	2.57	-

e. Credit Facilities proposed

I. Fund Based

a) Term Loan

Rs. 233.18 lakhs

b) Working Capital

Rs. 14.32 lakh

(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.

13. Details of the catchment area of the project

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

*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) 20
- b. Contractual Employment with no. of days:
- c. Indirect Employment (specify): 20

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.

SOLAR POWER: 50 KW

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	SOLAR SYSTEM	20.00 LAKHS	CLEAN ENERGY GENERATION
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:

Annexures

Contents Table

Contents	Link
Annexure 1 - Estimated cost of the project	Ann 1!A1
Annexure 2 - Means of Finance	Ann 2!A1
Annexure 3 - Complete Estimate of Civil and Plant and Machinery	Ann 3!A1
Annexure 4 - Estimated Cost of Production	Ann 4!A1
Annexure 5- Projected balance sheet	Ann 5!A1
Annexure 6 - requirement of Power and Fuel	Ann 6!A1
Annexure 7 - Details of Mnpower (Technical)	Ann 7!A1
Annexure 8 - Details of Mnpower (Administrative)	Ann 8!A1
Annexure 9 - Computation of Depreciation	Ann 9!A1
Annexure 10 - Calculation of Income tax	Ann 10!A1
Annexure 11- Break even analysis (At maximum capacity utilization)	Ann 11!A1
Annexure 13 - Repayment schedule	Ann 13!A1
Assumptions	Assumptions!A1
Sales Budget	Budgets!A1

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)	0.00
	Total	0.00
2	Civil Work	
(a)	Civil Work	31.068580
	Total	31.068580
3	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	223.9114200
	Total	223.9114200
4	Miscellanoeous Fixed Assets	
(a)	Cost	5
5	Working Capital Margin	14.32
6	Preliminary Expenses	
(a)	Security Deposit	0
	Total	
	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establishment and Travelling and Other Expenses	0.6
(b)	Legal and Misc Expense	0.1
	Total	0.7
	Total Cost of Project	275.00000

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	27.50
2	Eligible Assistance	-
3	Term Loan	233.18
4	CC Limit	14.32
	Total	275.00

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

Complete Estimate of Civil and plant and machinery				
1. Civil work and other	Area/ capacity	Units	Rate	Amt
1 Boundary	1 acre	120 RM	608,621	608,621
2 Guard Room	10 sq mtr	1	138,000	138,000
3 genset area	15 sq mtr	1	37,500	37,500
4 Labour quarter	20 sq mtr	1	323,037	323,037
5 Waste management	1	1	500,000	500,000
6 Tube well	1	1	250,000	250,000
7 Labour changing room with washroom	15 sq mtr	1	207,000	207,000
8 office	15 sq mtr	1	45,000	45,000
9 Visitor room	15 sq mtr	1	45,000	45,000
10 Tool and technical staff room	10 sq mtr	1	30,000	30,000
11 Store room	10 sq mtr	1	30,000	30,000
12 Interlocking paver bock	1	1	767,678	767,700
13 Sliding main gate	1	1	125,000	125,000
Total (Civil work)				3,106,858
2. Plant and machinery	Area/ capacity	Units	Rate	Amt
1 Pack house building	800 sq mtr	800	8,000,000	8,000,000
2 Sorting grading line	2MT	1	2,500,000	2,500,000
3 Manual Fork lift	2MT	2	17,000	34,000
4 Dock shelter Leveler	2	1	700,000	700,000
5 Forklift for high rech	1	1	1,000,000	1,000,000
6 Genset	200KVA	1	1,160,000	1,160,000
7 servo stablizers	200KVA	1	185,000	185,000
8 plastic crates	20 KG	1000	250	250,000
9 pre cooling unit	6 MT	1	2,500,000	2,500,000
10 Staging Room and Cold room	54 MT	1	18,000	972,000
11 program logic controller	1		300,000	300,000
12 Reefer vans	9 MT	1	2,000,000	2,000,000
13 solar system	1	1	2,000,000	2,000,000
14 Fire fighting arrangement	1	1	390,142	390,142
15 Floor cleaning machine	1	1	150,000	150,000
16 Semi automatic stacker	1	1	250,000	250,000
Total Plant and Machinery				22,391,142
Total fixed Assets				25,498,000

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
	Procurement cost of vegetable	19,800,000	22,176,000	23,562,000	24,948,000	26,334,000	27,720,000	27,720,000	27,720,000	27,720,000
	Procurement cost of fruits	29,700,000	33,264,000	35,343,000	37,422,000	39,501,000	41,580,000	41,580,000	41,580,000	41,580,000
	Running and Manintenance expense @5% of procurement cost	2,475,000	2,772,000	2,945,250	3,118,500	3,291,750	3,465,000	3,465,000	3,465,000	3,465,000
	Misc Direct Overheads @ 10% of procurement	4,950,000	5,544,000	5,890,500	6,237,000	6,583,500	6,930,000	6,930,000	6,930,000	6,930,000
	Cost of Production	56,925,000	63,756,000	67,740,750	71,725,500	75,710,250	79,695,000	79,695,000	79,695,000	79,695,000
	Add: Opening Stock	-	440,000	2,305,270	5,323,503	9,208,032	13,657,066	18,352,897	16,361,053	8,550,156
	Sub Total	56,925,000	64,196,000	70,046,020	77,049,003	84,918,282	93,352,066	98,047,897	96,056,053	88,245,156
	Less: Closing Stock	440,000	2,305,270	5,323,503	9,208,032	13,657,066	18,352,897	16,361,053	8,550,156	1,838,664
	Sub Total	56,485,000	61,890,730	64,722,517	67,840,972	71,261,216	74,999,169	81,686,844	87,505,897	86,406,492
	Administrative selling and distribution expenses:									
	Administrative salaries and wages	5,397,600	5,652,816	5,920,599	6,201,594	6,496,479	6,805,969	7,130,816	7,471,814	7,829,797
	transportation cost - Fixed	1,200,000	1,260,000	1,323,000	1,389,150	1,458,608	1,531,538	1,608,115	1,688,521	1,772,947
	Office Electricity expense	350,000	367,500	385,875	405,169	425,427	446,699	469,033	492,485	517,109
	Office stationery expense	200,000	204,000	208,080	212,242	216,486	220,816	225,232	229,737	234,332
	selling expenses	8,960,000	9,430,430	9,925,615	10,446,861	10,995,542	11,573,106	12,181,077	12,710,082	12,610,136
	Total	16,107,600	16,914,746	17,763,170	18,655,016	19,592,543	20,578,128	21,614,273	22,592,638	22,964,320
	Cost of Sales	72,592,600	78,805,476	82,485,686	86,495,987	90,853,759	95,577,297	103,301,117	110,098,535	109,370,812
	Expected sales revenue	105,292,000	110,842,583	116,686,423	122,839,050	129,316,815	136,136,938	143,317,552	149,462,805	147,558,958
	Gross Profit	32,699,400	32,037,107	34,200,737	36,343,063	38,463,056	40,559,641	40,016,435	39,364,270	38,188,146
	Financial expense									
	Interest on Term Loan	1,399,080	1,311,645	1,078,485	845,325	612,165	379,005	-	-	-
	Ineterst on working capital	143,200	143,200	143,200	143,200	143,200	143,200	143,200	143,200	143,200
	total	1,542,280	1,454,845	1,221,685	988,525	755,365	522,205	143,200	143,200	143,200
	Operating profits (PBT)	31,157,120	30,582,262	32,979,052	35,354,538	37,707,691	40,037,436	39,873,235	39,221,070	38,044,946
	preliminary expenses	70,000	-	-	-	-	-	-	-	-
	Other income - Subsidy for loan repayment	-	-	-	-	-	-	4,125,000		
	depreciation	3,719,357	3,179,488	2,718,796	2,325,584	1,989,893	1,703,242	1,458,404	1,249,228	1,070,470
	Net Profit before Tax	27,367,763	27,402,774	30,260,256	33,028,954	35,717,798	38,334,194	42,539,831	37,971,842	36,974,476
	Income Tax	8,231,329	8,220,832	9,078,077	9,908,686	10,715,339	11,500,258	11,524,449	11,391,553	11,092,343
	Profits after Tax	19,136,434	19,181,942	21,182,180	23,120,268	25,002,459	26,833,936	31,015,381	26,580,290	25,882,133
	Distribution of profits (80%)	15,309,147	15,345,553	16,945,744	18,496,214	20,001,967	21,467,149	24,812,305	21,264,232	20,705,707
	Profit transfer to balance sheet	3,827,287	3,836,388	4,236,436	4,624,054	5,000,492	5,366,787	6,203,076	5,316,058	5,176,427

1. In the process of processing vegetables and fruits, it is assumed that there is normal loss of 10% of output produced
2. It is assumed that cost of inputs vegetable and fruits will increase 5% p.a.
3. Cost of closing stock is taken to be 22 (avg cost)
4. transportation cost is fixed at 12 lakhs, bound to increase by 5% annually
5. office electricity expense is Rs. 3.5 lakhs which will increase 5% annually
6. office stationery expense is Rs. 200000 which increase 2% 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
A	Asset									
1	Fixed Capital expenditure									
	Gross Block	25,998,000	22,278,642.90	19,099,155.08	16,380,359.56	14,054,775.60	12,064,882.24	10,361,640.58	8,903,236.11	7,654,008.14
	Less- Depreciation	3,719,357	3,179,487.83	2,718,795.51	2,325,583.96	1,989,893.36	1,703,241.66	1,458,404.48	1,249,227.97	1,070,469.52
	net Block	22,278,643	19,099,155.08	16,380,359.56	14,054,775.60	12,064,882.24	10,361,640.58	8,903,236.11	7,654,008.14	6,583,538.62
2	Closing Stock	440,000	2,305,270	5,323,503	9,208,032	13,657,066	18,352,897	16,361,053	8,550,156	1,838,664
3	Sundry debtors	10,529,200	11,084,258	11,668,642	12,283,905	12,931,681	13,613,694	14,331,755	14,946,280	14,755,896
4	Advances to farmers	6,652,800	7,068,600	7,484,400	7,900,200	8,316,000	8,316,000	8,316,000	8,316,000	-
5	Cash/ bank balance	6,276,644	8,352,392	8,442,706	7,630,252	6,261,527	5,344,212	10,154,476	23,916,133	45,380,906
	Total assets	46,177,287	47,909,675	49,299,611	51,077,165	53,231,156	55,988,443	58,066,520	63,382,578	68,559,004
B	Liabilities									
1	Capital	2,750,000	6,577,287	10,413,675	14,650,111	19,274,165	24,274,656	29,641,443	35,844,520	41,160,578
	Add- Profit	3,827,287	3,836,388	4,236,436	4,624,054	5,000,492	5,366,787	6,203,076	5,316,058	5,176,427
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	6,577,287	10,413,675	14,650,111	19,274,165	24,274,656	29,641,443	35,844,520	41,160,578	46,337,004
2	term Loan	23,318,000	19,432,000	15,546,000	11,660,000	7,774,000	4,125,000	-	-	-
3	Unsecured loan	-	-	-	-	-	-	-	-	-
4	CC Limit	1,432,000	1,432,000	1,432,000	1,432,000	1,432,000	1,432,000	1,432,000	1,432,000	1,432,000
5	Sundry Creditors	14,850,000	16,632,000	17,671,500	18,711,000	19,750,500	20,790,000	20,790,000	20,790,000	20,790,000
	Total liabilities	46,177,287	47,909,675	49,299,611	51,077,165	53,231,156	55,988,443	58,066,520	63,382,578	68,559,004
	Current Ratio									
	Current Assets	23,898,644	28,810,520	32,919,251	37,022,389	41,166,274	45,626,803	49,163,284	55,728,570	61,975,466
	Current Liabilities	16,282,000	18,064,000	19,103,500	20,143,000	21,182,500	22,222,000	22,222,000	22,222,000	22,222,000
	Ratio	1.467795351	1.594913643	1.723205249	1.837977905	1.943409609	2.053226661	2.212369886	2.507810706	2.788923846
	Average				2.014403651					
	Debt Equity ratio									
	Debt	24,750,000	20,864,000	16,978,000	13,092,000	9,206,000	5,557,000	1,432,000	1,432,000	1,432,000
	Equity	6,577,287	10,413,675	14,650,111	19,274,165	24,274,656	29,641,443	35,844,520	41,160,578	46,337,004
	Ratio	3.762949789	2.003519388	1.158899067	0.679251231	0.379243269	0.187474001	0.04	0.03	0.03
	Average				0.919664629					
	Fixed asset coverage ratio									
	Fixed assets	22,278,643	19,099,155	16,380,360	14,054,776	12,064,882	10,361,641	8,903,236	7,654,008	6,583,539
	Debt	24,750,000	20,864,000	16,978,000	13,092,000	9,206,000	5,557,000	1,432,000	1,432,000	1,432,000
	ratio	0.900147188	0.915411957	0.964799126	1.07353923	1.31054554	1.864610506	6.217343649	5.344977751	4.597443173
	Average				2.576535347					
	Debt service coverage ratio									
	Interest on loan (TL + WC)	1,542,280	1,454,845	1,221,685	988,525	755,365	522,205	143,200	143,200	143,200
	Instalment of loan	-	3,886,000	3,886,000	3,886,000	3,886,000	3,649,000	-	-	-
	Total	1,542,280	5,340,845	5,107,685	4,874,525	4,641,365	4,171,205	143,200	143,200	143,200
	Net operating income	32,699,400	32,037,107	34,200,737	36,343,063	38,463,056	40,559,641	40,016,435	39,364,270	38,188,146
	ratio	21.20198667	5.998508944	6.695937005	7.455713664	8.287013933	9.723722705	279.4443784	274.8901555	266.6769962
	Average				52.93421244					

1. assumed that 90 days of purchases are average creditors maintained
2. assumed that 30 days of sales are average debtors maintained by the business

Annexure 6 - Requirement of Power and Fuel

Requirement of Power and Fuel

A. Power

Connection load	100 KW (50 Solar panel and 50 State electricity)
Maximum demand	75 KW
NO. of Working Days	300
No. of Working Hours in a year	3000
No. of units consumed in production per year	225000 units
Less: Units consumed from electricity generated by solar panel	72000 units
Less: units consumed from use of DG Set	30000 units
No. of units purchased	123000 units

Power tariff and cost	units	rate per unit	Value
SEB supply	123000	10	1,230,000
DG Set supply	30000	17	510,000
			1,740,000

Assumption:

1. It is assumed that state electricity power supply charges are Rs. 10 p.u.(Avg)
2. It is assumed that DG Set cost per unit is Avg Rs. 17 p.u.
3. Fuel cost is cost of producing the electricity via DG Set, thus not indicated separately
4. It is assumed that cost of operating DG Set is 3% p.a. of cost of acquiring the asset
5. 1 unit of electricity produces 20 kg processed vegetable and fruits
6. electricity is not a constraint for production as 2 alternatives for input are available: DG Set and solar panel

Annexure 7 - Details of Mnpower (Technical)

Details of Manpower (technical)

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Machine operator	5	20,000	1,200,000
ii.	Labour	10	12,000	1,440,000
Total				2,640,000
Add: beefits @ 30%				792,000
Total				3,432,000
Total annual wages				3,432,000
Annual increase in wages				5%
Total manpoer technical				15

Annexure 8 - Details of Mnpower (Administrative)

Details of Manpower (Admin)

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Executive	2	32,000	768,000
ii.	Accountant	1	30,000	360,000
iii.	Sub staff and security (1 each)	2	16,000	384,000
Total				1,512,000
Add: beefits @ 30%				453,600
Total				1,965,600

Total annual wages	1,965,600
Annual increase in wages	7%
Total manpower administrative	5

Annexure 9 - Computation of Depreciation

Computation of Depreciation

Sr. No.		Building and civil work	Plant and Machinery	Misc Fixed Asset	Amount in lakhs
i.	Cost	3,106,858	22,391,142	500,000	259.98
ii.	Pre operatives	-	-	-	-
iii.	Contingencies	-	-	-	-
	Total				259.98

Rates of Depreciation	10%	15%	10%
Year 1	310,685.80	3,358,671.30	50,000.00
Year 2	279,617.22	2,854,870.61	45,000.00
Year 3	251,655.50	2,426,640.01	40,500.00
Year 4	226,489.95	2,062,644.01	36,450.00
Year 5	203,840.95	1,753,247.41	32,805.00
Year 6	183,456.86	1,490,260.30	29,524.50
Year 7	165,111.17	1,266,721.25	26,572.05
Year 8	148,600.06	1,076,713.07	23,914.85
Year 9	133,740.05	915,206.11	21,523.36

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	31,157,120	30,582,262	32,979,052	35,354,538	37,707,691	40,037,436	39,873,235	39,221,070	38,044,946
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	31,157,120	30,582,262	32,979,052	35,354,538	37,707,691	40,037,436	39,873,235	39,221,070	38,044,946
Less- Dep on WDV	3,719,357	3,179,488	2,718,796	2,325,584	1,989,893	1,703,242	1,458,404	1,249,228	1,070,470
Sub total	27,437,763	27,402,774	30,260,256	33,028,954	35,717,798	38,334,194	38,414,831	37,971,842	36,974,476
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	27,437,763	27,402,774	30,260,256	33,028,954	35,717,798	38,334,194	38,414,831	37,971,842	36,974,476
Income tax @30%	8,231,329	8,220,832	9,078,077	9,908,686	10,715,339	11,500,258	11,524,449	11,391,553	11,092,343

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

Break even capacity at maximum capacity utilization

Sales		141,000,000
Variable cost		
- Procurement cost of vegetable and fruit	66,000,000	
- Direct overheads	6,600,000	
- Running and maintenance cost	3,300,000	
- Selling cost	12,000,000	
- Interest on Working capital	150,000	
- electricity expense	2,320,000	90,370,000
Contribution		50,630,000
Less: fixed cost		
Wages and salaries		5,397,600
Office Electricity expense		350,000
Transportation expense		1,200,000
Office expense		200,000
Depreciation		19,108,172
Fixed cost		26,255,772

	Vegetable Rs. per unit	Fruits Rs. per unit	
Sales price per kg	21.5	25.5	
Procurement cost of vegetable and fruit	8	12	
Direct overheads	0.8	1.2	
Running and maintenance cost	1.075	1.275	
Interest on Working capital	0.025	0.025	
selling expenses	2	2	
Electricity charges	0.39	0.39	
Contribution per unit	9.213333333	8.613333333	
Contribution margin in %	42.85271318	33.77777778	
Sales ratio	50	50	
Proportionate Contribution margin	21.42635659	16.88888889	38.31524548
FC	26,255,772		
BEP in Rs.	68,525,651.59		
Veg	34,262,825.79		
Fruits	34,262,825.79		
BEP in KG for Vegetable	1,593,619.80		
BEP in KG for Fruits	1,343,640.23		
BEP for Vegetable	66.40%		
BEP for Fruits	44.79%		
Total BEP	48.95%		

assumptions

1. Interest on working capital is computed taking 10% rate of interest p.a.
2. Office expenses are fixed with annual increase 2% annually
3. selling expenses are variable expenses, incurred Rs. 2 per kg of output sold
4. Office electricity expenses are fixed at Rs. 2 lakhs, while peoduction electricity expenses are variable

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	233.18
Amount of subsidy (in lakhs)	41.25
Rate of interest	6%
Moratorium period	12 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	233.18	0	3.4977
	2	233.18	0	3.4977
	3	233.18	0	3.4977
	4	233.18	0	3.4977
2	1	233.18	9.715	3.4977
	2	223.465	9.715	3.352
	3	213.75	9.715	3.2063
	4	204.035	9.715	3.0605
3	1	194.32	9.715	2.9148
	2	184.605	9.715	2.7691
	3	174.89	9.715	2.6234
	4	165.175	9.715	2.4776
4	1	155.46	9.715	2.3319
	2	145.745	9.715	2.1862
	3	136.03	9.715	2.0405
	4	126.315	9.715	1.8947
5	1	116.6	9.715	1.749
	2	106.885	9.715	1.6033
	3	97.17	9.715	1.4576
	4	87.455	9.715	1.3118
6	1	77.74	9.715	1.1661
	2	68.025	9.715	1.0204
	3	58.31	9.715	0.8746
	4	48.595	7.345	0.7289
7	1	41.25	0	0
	2	0	0	0
	3	0	0	0
	4	0	0.00	0

Repaid via subsidy

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 15% of project cost (Rs. 41.25 lakhs)is sourced through back end capital subsidy.

The amount Rs. 41.25 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.

Sales Budget

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Production capacity utilization	75%	80%	85%	90%	95%	100%	100%	100%	100%
-Processed vegetables	2,250,000	2,400,000	2,550,000	2,700,000	2,850,000	3,000,000	3,000,000	3,000,000	3,000,000
-Processed fruits	2,250,000	2,400,000	2,550,000	2,700,000	2,850,000	3,000,000	3,000,000	3,000,000	3,000,000
Demand in kgs									
-Processed vegetables	5,000,000	5,100,000	5,202,000	5,306,040	5,412,161	5,520,404	5,630,812	5,743,428	5,858,297
-Processed fruits	8,000,000	8,400,000	8,820,000	9,261,000	9,724,050	10,210,253	10,720,765	11,256,803	11,819,644
Sales qty									
-Processed vegetables	2,237,000	2,348,850	2,466,293	2,589,607	2,719,087	2,855,042	2,997,794	3,147,684	3,305,068
-Processed fruits	2,243,000	2,366,365	2,496,515	2,633,823	2,778,684	2,931,511	3,092,744	3,207,357	3,000,000

Production budget

Production capacity	2000 kg per hr
Production hours in a year	3000 hours
Production qty in a year	6,000,000 kgs

Products	Product mix decided	Production at 100% capacity	sales prices per kg in year I	purchase prices per kg in year I
Processed vegetables	3,000,000	6,000,000	21.5	8
Processed fruits	3,000,000		25.5	12

Processed Vegetables

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Opening Stock	-	13,000	64,150	147,858	258,250	389,163	534,121	536,327	388,643
Add: Production	2,250,000	2,400,000	2,550,000	2,700,000	2,850,000	3,000,000	3,000,000	3,000,000	3,000,000
Less: Sales	2,237,000	2,348,850	2,466,293	2,589,607	2,719,087	2,855,042	2,997,794	3,147,684	3,305,068
Closing Stock	13,000	64,150	147,858	258,250	389,163	534,121	536,327	388,643	83,576

Processed Fruits

	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Opening Stock	-	7,000	40,635	94,120	160,297	231,613	300,102	207,357	-
Add: Production	2,250,000	2,400,000	2,550,000	2,700,000	2,850,000	3,000,000	3,000,000	3,000,000	3,000,000
Less: Sales	2,243,000	2,366,365	2,496,515	2,633,823	2,778,684	2,931,511	3,092,744	3,207,357	3,000,000
Closing Stock	7,000	40,635	94,120	160,297	231,613	300,102	207,357	-	-

Assumptions:

1. Sales for processed vegetables increase by 5% p.a.
2. Sales for processed fruits increase by 5.5% p.a.

S. no. Assumptions

- 1 In the process of processing vegetables and fruits, it is assumed that there is normal loss of 10% of output produced
- 2 It is assumed that cost of inputs vegetable and fruits will increase 5% p.a.
- 3 Cost of closing stock is taken to be 22 (avg cost)
- 4 Transportation cost is fixed at 12 lakhs, bound to increase by 5% annually
- 5 Office electricity expense is Rs. 3.5 lakhs which will increase 5% annually
- 6 Office stationery expense is Rs. 200000 which increase 2% annually
- 7 It is assumed that 90 days of purchases are average creditors maintained
- 8 It is 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.