



MODEL DPR

ORGANIC INPUT PRODUCTION UNIT (Without Capital Subsidy)

Under Agriculture Infrastructure Fund Scheme

Submitted by



Knowledge Partner
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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			
2						

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.

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

S N	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
1									
2									

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				
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							

*Information pertaining to credit rating (internal /external) may also be shared along with the aforementioned information

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

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	To be filled by the applicant
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			
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	1	688.5 MT of Vermi Compost fertilizer, 45900 litres of Vermi Wash	360
17	Bio Stimulant production units			

18	Others (Specify)			
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- II. Details of technologies to be used/ alternative technologies Granulator
- III. Flow chart of activity process

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	23.87
2	Civil Works	
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	41.77
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	0.00
8	Interest During Construction	
9	Working capital	5.36
10	Add other items not listed above	
Total Project Cost		71

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	7.1	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan (TL + CC)	63.90	90%
Total		71	

*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	Year 6	Year 7
1	Turnover	88.31	102.42	108.45	114.47	120.50	120.50	120.50
2	Cost of Operations	53.55	61.22	64.88	68.58	72.33	73.00	73.71
3	Gross Profit	34.76	41.21	43.57	45.90	48.17	47.50	46.78
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	34.76	41.21	43.57	45.90	48.17	47.50	46.78
5	Profit before taxation	22.091	30.158	34.078	37.814	41.382	41.899	42.279
6	Profit after taxation	15.463	21.111	23.855	26.470	28.967	29.329	29.596

*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]	214.32%	
2	Avg. Debt Service Coverage Ratio (DSCR)	2.59	
3	Break Even Point (BEP)	62.34%	
4	Debt-Equity Ratio (TTL/TNW)	0.93	
5	Fixed Assets Coverage Ratio	0.61	

e. Credit Facilities proposed

I. Fund Based

- | | |
|---|-------------|
| a) Term Loan | 58.54 lakhs |
| b) Working Capital
(Attach Assessment of working capital, if proposed) | 5.36 lakhs |

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.

To be filled by the applicant

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		To be filled by the applicant		

*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.....

PARTICULARS	NO.	SALARY	TOTAL	
SKILLED LABOUR	3	10000	30000	
UNSKILLED LABOUR	2	7000	14000	
ACCOUNTS ASSISTANT	1	8000	8000	
WATCHMEN	2	6000	12000	
	7			
PER MONTH			64000	
ADD: FRIENGE BENEFIT@ 5%			3200	
TOTAL (PER MONTH)			67200	
TOTAL SALARY (PER YEAR) OR SAY IN LACS			730800	7.30

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: _____

Annexures

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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	23.87
(a)	Total	23.87
3	Civil Work	
(a)	Civil Work	
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	41.77
	Total	41.77
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	5.36
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	71.00

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	7.10
2	Eligible Assistance	-
3	Term Loan	58.54
4	CC Limit	5.36
	Total	71.00

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

1. Civil Work	Units		Amt
1 Site development	1		2,387,000
Total Civil Work			2,387,000
2. Plant and machinery	Units	Rate	Amt
Vermicompost Vermis With Cow Dung			
1 Packing	800	5,000	4,000,000
2 Hand Operated Trolley	1	75,000	75,000
3 Compost Filter Machine	1	50,000	50,000
4 Bag Sewing Machine	1	10,000	10,000
5 Culture Trays	100	100	10,000
6 Weighting Scale	1	10,000	10,000
7 Baskets dung fork	1	15,000	15,000
8 Basket Trolley & Filter Tools	1	7,000	7,000
Total Plant and Machinery			4,177,000
Total fixed Assets			6,564,000

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
	Electricity expense	209,000	218,450	228,373	238,791	249,731	249,731	249,731	249,731	249,731
	Input purchase cost - Cow dung and worms	4,415,580	5,121,206	5,422,454	5,723,701	6,024,949	6,024,949	6,024,949	6,024,949	6,024,949
	Cost of Production	4,624,580	5,339,656	5,650,826	5,962,492	6,274,679	6,274,679	6,274,679	6,274,679	6,274,679
	Sub Total	4,624,580	5,339,656	5,650,826	5,962,492	6,274,679	6,274,679	6,274,679	6,274,679	6,274,679
	Administrative salaries and wages	730,800	781,956	836,693	895,261	957,930	1,024,985	1,096,734	1,173,505	1,255,650
	Total	730,800	781,956	836,693	895,261	957,930	1,024,985	1,096,734	1,173,505	1,255,650
	Cost of Sales	5,355,380	6,121,612	6,487,519	6,857,754	7,232,609	7,299,664	7,371,413	7,448,185	7,530,330
	Expected sales revenue	8,831,160	10,242,413	10,844,908	11,447,403	12,049,898	12,049,898	12,049,898	12,049,898	12,049,898
	Gross Profit	3,475,780	4,120,800	4,357,388	4,589,649	4,817,288	4,750,233	4,678,484	4,601,713	4,519,568
	Financial expense									
	Interest on Term Loan	347,863	303,959	249,923	195,887	141,851	87,815	33,779	-	-
	Interest on WC Loan	53,600	53,600	53,600	53,600	53,600	53,600	53,600	53,600	53,600
	total	401,463	357,559	303,523	249,487	195,451	141,415	87,379	53,600	53,600
	Operating profits (PBT)	3,074,317	3,763,242	4,053,866	4,340,162	4,621,838	4,608,819	4,591,106	4,548,113	4,465,968
	Preliminary Expense	-	-	-	-	-	-	-	-	-
	depreciation	865,250	747,398	646,029	558,792	483,674	418,954	363,158	315,027	273,481
	Net Profit before Tax	2,209,067	3,015,844	3,407,837	3,781,370	4,138,164	4,189,865	4,227,948	4,233,086	4,192,486
	Income Tax	662,720	904,753	1,022,351	1,134,411	1,241,449	1,256,960	1,268,384	1,269,926	1,257,746
	Profits after Tax	1,546,347	2,111,091	2,385,486	2,646,959	2,896,715	2,932,906	2,959,563	2,963,160	2,934,740
	Distribution of profits (50%)	773,174	1,055,546	1,192,743	1,323,479	1,448,357	1,466,453	1,479,782	1,481,580	1,467,370
	Profit transfer to balance sheet	773,174	1,055,546	1,192,743	1,323,479	1,448,357	1,466,453	1,479,782	1,481,580	1,467,370

3. Electricity are semi-fixed cost. Rs. 20,000 pa is fixed, balance is variable at Rs. 9 per unit usage

4. Electricity usage in units is given below

Usage in units	21000	22050	23152.5	24310.125	25525.63125	25525.63125	25525.63125	25525.63125	25525.63125
Variable cost	189000	198450	208372.5	218791.125	229730.6813	229730.6813	229730.6813	229730.6813	229730.6813

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	6,564,000	5,698,750.00	4,951,352.50	4,305,323.13	3,746,530.81	3,262,856.72	2,843,903.19	2,480,745.20	2,165,718.15
	Less- Depreciation	865,250	747,397.50	646,029.38	558,792.32	483,674.09	418,953.53	363,158.00	315,027.04	273,481.46
	net Block	5,698,750	4,951,352.50	4,305,323.13	3,746,530.81	3,262,856.72	2,843,903.19	2,480,745.20	2,165,718.15	1,892,236.69
3	Sundry debtors	802,833	931,128	985,901	1,040,673	1,095,445	1,095,445	1,095,445	1,095,445	1,095,445
4	Cash/ bank balance	1,856,996	2,768,640	3,716,765	4,709,085	5,751,911	6,748,909	7,704,194	9,514,760	11,270,547
	Total assets	8,358,579	8,651,121	9,007,989	9,496,289	10,110,213	10,688,258	11,280,385	12,775,923	14,258,229
B	Liabilities									
1	Capital	710,000	1,483,174	2,538,719	3,731,462	5,054,941	6,503,299	7,969,752	9,449,533	10,931,113
	Add- Profit	773,174	1,055,546	1,192,743	1,323,479	1,448,357	1,466,453	1,479,782	1,481,580	1,467,370
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	1,483,174	2,538,719	3,731,462	5,054,941	6,503,299	7,969,752	9,449,533	10,931,113	12,398,483
2	term Loan	5,403,700	4,503,100	3,602,500	2,701,900	1,801,300	900,700	-	-	-
3	Working capital	536,000	536,000	536,000	536,000	536,000	536,000	536,000	536,000	536,000
4	Creditors	935,705	1,073,302	1,138,027	1,203,448	1,269,614	1,281,806	1,294,851	1,308,810	1,323,745
	Total liabilities	8,358,579	8,651,121	9,007,989	9,496,289	10,110,213	10,688,258	11,280,385	12,775,923	14,258,229
	Current Ratio									
	Current Assets	2,659,829	3,699,769	4,702,665	5,749,758	6,847,356	7,844,354	8,799,639	10,610,205	12,365,992
	Current Liabilities	935,705	1,073,302	1,138,027	1,203,448	1,269,614	1,281,806	1,294,851	1,308,810	1,323,745
	Ratio	2.842592163	3.447089404	4.132298038	4.777738162	5.393257157	6.119766808	6.79586838	8.106758556	9.341670187
	Average				5.661893206					
	Debt Equity ratio									
	Debt	5,939,700	5,039,100	4,138,500	3,237,900	2,337,300	1,436,700	536,000	536,000	536,000
	Equity	1,483,174	2,538,719	3,731,462	5,054,941	6,503,299	7,969,752	9,449,533	10,931,113	12,398,483
	Ratio	4.004723554	1.984898612	1.109082745	0.640541553	0.359402222	0.180269108	0.056722378	0.049034347	0.043231094
	Average				0.936433957					
	Fixed asset coverage ratio									
	Fixed assets	5,698,750	4,951,353	4,305,323	3,746,531	3,262,857	2,843,903	2,480,745	2,165,718	1,892,237
	Debt	5,939,700	5,039,100	4,138,500	3,237,900	2,337,300	1,436,700	536,000	536,000	536,000
	ratio	0.959433978	0.982586672	1.040310046	1.157086632	1.395993976	-	-	-	-
	Average				0.615045701					
	Debt service coverage ratio									
	Interest on loan (TL + WC)	401,463	357,559	303,523	249,487	195,451	141,415	87,379	53,600	53,600
	Instalment of loan	986,300	1,436,600	1,436,600	1,436,600	1,436,600	1,436,600	1,436,700	536,000	536,000
	Total	1,387,763	1,794,159	1,740,123	1,686,087	1,632,051	1,578,015	1,524,079	589,600	589,600
	Net operating income	3,475,780	4,120,800	4,357,388	4,589,649	4,817,288	4,750,233	4,678,484	4,601,713	4,519,568
	ratio	2.504592374	2.296787289	2.504069946	2.722071948	2.951678483	3.010259579	0	0	0
	Average				2.595840008					

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	3	10,000	360,000
ii.	Accountant	1	8,000	96,000
iii.	Labour/ helper	2	7,000	168,000
iv.	Security	1	6,000	72,000
Total				696,000
Add: benefits @ 5%				34,800
Total				730,800

Total annual wages	730,800
Annual increase in wages	5%
Total manpower	7

Annexure 9 - Computation of Depreciation

Computation of Depreciation

Sr. No.	Particulars	Building and civil work	Plant and Machinery	Misc Fixed Asset	Amount in lakhs
i.	Cost	2,387,000	4,177,000	-	65.64
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				65.64

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		238,700.00	626,550.00	-	865,250.00
Year 2		214,830.00	532,567.50	-	747,397.50
Year 3		193,347.00	452,682.38	-	646,029.38
Year 4		174,012.30	384,780.02	-	558,792.32
Year 5		156,611.07	327,063.02	-	483,674.09
Year 6		140,949.96	278,003.56	-	418,953.53
Year 7		126,854.97	236,303.03	-	363,158.00
Year 8		114,169.47	200,857.57	-	315,027.04
Year 9		102,752.52	170,728.94	-	273,481.46

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	3,074,317	3,763,242	4,053,866	4,340,162	4,621,838	4,608,819	4,591,106	4,548,113	4,465,968
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	3,074,317	3,763,242	4,053,866	4,340,162	4,621,838	4,608,819	4,591,106	4,548,113	4,465,968
Less- Dep on WDV	865,250	747,398	646,029	558,792	483,674	418,954	363,158	315,027	273,481
Sub total	2,209,067	3,015,844	3,407,837	3,781,370	4,138,164	4,189,865	4,227,948	4,233,086	4,192,486
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	2,209,067	3,015,844	3,407,837	3,781,370	4,138,164	4,189,865	4,227,948	4,233,086	4,192,486
Income tax @30%	662,720	904,753	1,022,351	1,134,411	1,241,449	1,256,960	1,268,384	1,269,926	1,257,746

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

Break even capacity at maximum capacity utilization

Sales		11,038,950
Variable cost		
- Running and maintenance cost	110,390	
- Interest on Working capital	53,600	
- electricity expense	229,731	393,720
Contribution		10,645,230
Less: Fixed costs		
Depreciation		865,250
Electricity fixed charge		20,000
Interest on TL		347,863
Fixed cost		1,233,113

	Compost	Vermi wash	
Sales price per kg	2.7	200	
Purchase price of inputs	1.35	100	
Interest on Working capital	0.0800	27.3	
Electricity charges	0.3200	14.134	
Contribution per kg	0.95	58.566	
Contribution margin %	35.19%	29.28%	
Sales ratio	93.75%	6.25%	
Proportionate contribution	32.99%	1.83%	34.82%
BEP total in Rs.	3,541,768.65		
Compost	3,320,408.11		
Vermi wash	221,360.54		
Total BEP %	62.34%		

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 62.34% 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)	58.54
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	58.54	0	0.8781
	2	58.54	0	0.8781
	3	58.54	2.2515	0.8781
	4	56.2885	2.2515	0.8443
2	1	54.037	2.2515	0.8106
	2	51.7855	2.2515	0.7768
	3	49.534	2.2515	0.743
	4	47.2825	2.2515	0.7092
3	1	45.031	2.2515	0.6755
	2	42.7795	2.2515	0.6417
	3	40.528	2.2515	0.6079
	4	38.2765	2.2515	0.5741
4	1	36.025	2.2515	0.5404
	2	33.7735	2.2515	0.5066
	3	31.522	2.2515	0.4728
	4	29.2705	2.2515	0.4391
5	1	27.019	2.2515	0.4053
	2	24.7675	2.2515	0.3715
	3	22.516	2.2515	0.3377
	4	20.2645	2.2515	0.304
6	1	18.013	2.2515	0.2702
	2	15.7615	2.2515	0.2364
	3	13.51	2.2515	0.2027
	4	11.2585	2.2515	0.1689
7	1	9.007	2.2515	0.1351
	2	6.7555	2.2515	0.1013
	3	4.504	2.2515	0.0676
	4	2.2525	2.2525	0.0338

Sales Budget

Year ending March 31st

	I	II	III	IV	V	VI	VII	VIII	IX
Estimated occupational capacity	80%	85%	90%	95%	100%	100%	100%	100%	100%
Sales qty - Compost	550,800	585,225	619,650	654,075	688,500	688,500	688,500	688,500	688,500
Sales qty - Vermi wash	36,720	39,015	41,310	43,605	45,900	45,900	45,900	45,900	45,900
Sales - Compost	1,487,160.00	1,659,112.88	1,756,707.75	1,854,302.63	1,951,897.50	1,951,897.50	1,951,897.50	1,951,897.50	1,951,897.50
Sales - Vermi Wash	7,344,000.00	8,583,300.00	9,088,200.00	9,593,100.00	10,098,000.00	10,098,000.00	10,098,000.00	10,098,000.00	10,098,000.00
Total sales	8,831,160.00	10,242,412.88	10,844,907.75	11,447,402.63	12,049,897.50	12,049,897.50	12,049,897.50	12,049,897.50	12,049,897.50

Products	sales prices per kg Compost	sales prices per kg Vermi Wash
Output	2.7	200

Production of vermi compost fertilizer

no. of shift	shift	1
no of working hours	hrs.	12
no. of working days/per annum	days	360
per lots on per baid days	days	40
total lots on per baid days	lot	9
production per lot per baid	bag	15
production per lot per baid per bag kg.		50
no of baid	baid	102
production per lot on total baid	kg.	5100
production per year (365 days)	kg.	688500
	MT	688.5

Production of Vermi Wash

no. of shift	shift	1
no of working hours	hrs.	24
no. of working days/per annum	days	360
per baid vermi wash produced	ltrs	1.25
total no of baid	baid	102
total production per baid in per day ltrs		127.5
total production per year (365 days ltrs		45900
		734400

Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	536,000	536,000	1,856,996	2,768,640	3,716,765	4,709,085	5,751,911	6,748,909	7,704,194	9,514,760
Add: Capital	710,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	5,854,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	6,564,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations	-	8,028,327	9,311,284	9,859,007	10,406,730	10,954,452	10,954,452	10,954,452	10,954,452	10,954,452
Less: Payment made to creditors of previos year	-	-	935,705	1,073,302	1,138,027	1,203,448	1,269,614	1,281,806	1,294,851	1,308,810
Add: Receipts from debtors of previos year	-	-	802,833	931,128	985,901	1,040,673	1,095,445	1,095,445	1,095,445	1,095,445
Less: Payments made for current year purchase	-	4,419,675	5,048,310	5,349,493	5,654,306	5,962,995	6,017,858	6,076,562	6,139,375	6,206,585
Less: Pre incorporation expense	-	-	-	-	-	-	-	-	-	-
Less: Interest payments	-	401,463	357,559	303,523	249,487	195,451	141,415	87,379	53,600	53,600
	-	3,743,190	5,629,539	6,832,459	8,067,576	9,342,317	10,372,922	11,353,060	12,266,266	13,995,663
Less: Income tax	-	662,720	904,753	1,022,351	1,134,411	1,241,449	1,256,960	1,268,384	1,269,926	1,257,746
	-	3,080,470	4,724,786	5,810,108	6,933,165	8,100,868	9,115,962	10,084,676	10,996,340	12,737,917
Less: Distrubutions made from profits	-	773,174	1,055,546	1,192,743	1,323,479	1,448,357	1,466,453	1,479,782	1,481,580	1,467,370
	-	2,307,296	3,669,240	4,617,365	5,609,685	6,652,511	7,649,509	8,604,894	9,514,760	11,270,547
Less: Principal repayment of loan	-	450,300	900,600	900,600	900,600	900,600	900,600	900,700	-	-
Closing cash balance	536,000	1,856,996	2,768,640	3,716,765	4,709,085	5,751,911	6,748,909	7,704,194	9,514,760	11,270,547

S. no. Assumptions

- 1 Electricity are semi-fixed cost. Rs. 200,000 pa is fixed, balance is variable at Rs. 9 per unit usage
- 2 Electricity usage in units is given below

Usage in units	21000	22050	23152.5	24310.125	25525.63125	25525.63125	25525.63125	25525.63125	25525.63125
Variable cost	189000	198450	208372.5	218791.125	229730.6813	229730.6813	229730.6813	229730.6813	229730.6813

- 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 input cost for cow dung and worms is 50% of the sales



(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.