

MODEL DPR

Establishment of Cold Storage (without Capital Subsidy)

Under Agriculture Infrastructure Fund Scheme

Submitted by



Knowledge Partner
NABARD Consultancy Services
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Submitted to



Department of Agriculture,
Cooperation & Farmers Welfare



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CREDIT CITATION

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

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

DETAILED PROJECT REPORT

1. Details of the Applicant

To be filled by the applicant

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

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

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

SN	Name of Applicant/ Promoter(s)/ Partner(s)/ Director(s)/ Members	Address	Telephone No.	Mobile No.	E-mail Id	Any other details
1			To be filled by the applicant			
2						

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

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

4. Relative experience of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity	Detail of Experience	Details of Turnover	Supporting Document attached, if any (Yes/No)	
1				To be filled by the applicant	
2					

5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/ Directors(s)

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

Details of GST Returns submitted, if any or status of registration

6. Project Details

a. Objective of the proposed project:

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

b. Category of proposed infrastructure as per the Scheme:

SN	Component	Capacity	Mark Tick (✓)
1	Cold Chain	1000 MT	✓

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

The facility will be offered on rent

7. Land Details:

SN	Particulars	Details
1	Land Area	5000 sq mtr (1197.87 x2 plots)
2	Status of Legal title & Possession	
3	if leased, Period of lease	N/A
4	Coordinates of location	
5	Details of CLU	CLU done
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	1 km from state highway
7	Availability of Water	Yes
8	Availability of Power	Yes

8. Proposed facilities:

I. Details of proposed facility

S N	Type of facilities proposed to be created	Total Capacity [MT]	No. of Days of operation of each facility in a year
1	Cold store	1000 MT	200

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

III. Flow chart of activity process:

Cold storage

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

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

SN	Activity	Date of start	Date of completion
1	Land	Existing	Existing
2	Building	15th Jan 2021	31st March 2021
3	Insulation	1st Apr 2021	30th May 2021
4	Plant & Machinery	1st March 2021	15th July 2021
5	ERECTION AND COMMISSIONING	16th July 2021	19th Aug 2021
6	Trial run	20th Aug 2021	30th Aug 2021
7	Commercial run	30th Sep 2021	

10. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs) Cold Storage
1	Land & Site development	0
2	Civil Works- Building, Steel, wooden work	22.00
3	PUF Panel & Insulated doors.	0
4	Plant & Machinery (P&M)	84.70
5	Interest During Construction	0
6	Working Capital	8.30
	Total Project Cost	115.00

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	11.50	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan	103.50	90%
	Total	115.00	100.00

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover	200.00	204.00	208.08	212.24	216.49
2	Cost of Operations	111.74	116.80	122.15	127.81	133.79
3	Gross Profit	88.26	87.20	85.93	84.43	82.70
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	88.26	87.20	85.93	84.43	82.70
5	Profit before taxation	66.867	68.644	70.071	71.011	71.486
6	Profit after taxation	46.807	48.051	49.050	49.708	50.040

Financial Annexures and CMA attached

d. Financial Parameters

e. Credit Facilities proposed

I. Fund Based

- a) Term Loan : Rs 95.2 lacs
- b) Working Capital : 8.3 lacs

II. Non Fund Based :

Nil

f. Collateral Security proposed to be offered and its approximate value for the applicable cases.

Land of the proposed project approximate Market value Rs 4 cr.

g. Repayment Schedule (Including moratorium period): As per attached Financial annexures

h. Details of Statutory/other approvals/registrations (status)

11. Availability of Raw Materials in the Catchment Area

12. Details of the catchment area of the project

S.N	Location of the Catchment (Primary/Secondary)	Name Village/Dist/ APMC	Commodities to be sourced	Quantities to be sourced [MT] (per annum)
1	Various APMC market as above	Farmers and APMC markets	Spices as above	5000 MT

13. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled).....18
- b. Contractual Employment with no. of days:0
- c. Indirect Employment (specify):300

14. 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.

15. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprints and increasing operational efficiency: -

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operationalefficiency
1	Exempted from pollution control measures		

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

As per attached quotations

I Certify that the information / contents as above furnished by me / user is true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any informationfurnished in the application is found false, my / our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

To be filled by the applicant

Date: _____

Signature of the Applicant

Place: _____

Annexures

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DPR 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	22.00
(a)	Total	22.00
3	Civil Work	
(a)	Civil Work	
	Total	-
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	84.70
	Total	84.70
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	8.30
7	Preliminary Expenses	
(a)	Security Deposit	-
	Total	
8	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establisment and Travelling and Other Expenses	-
(b)	Legal and Misc Expense	-
	Total	-
9	E mandi expense	-
	Total Cost of Project	115.00

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	11.50
2	Eligible Assistance	-
3	Term Loan	95.20
4	CC Limit	8.30
	Total	115.00

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

1. Civil Work	Units	Amt
1 Building, steel and wooden work	1	2,000,000
2 PUF Panel and insulated doors		200,000
Total Civil Work		2,200,000
2. Plant and machinery	Units	Amt
1 Cold store chamber		8,000,000
2 Generator accessories and plastic crates	1	350,000
3 Electrification and stabiloizers	1	50,000
4 Misc.	1	50,000
5 Dock leveler	1	20,000
Total Plant and Machinery		8,470,000
Total fixed Assets		10,670,000

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	3,830,000	3,984,000	4,145,700	4,315,485	4,493,759	4,680,947	4,877,495	4,877,495	4,877,495
	Insurance cost @ 7% of purchase cost	592,900	622,545	653,672	686,356	720,674	756,707	794,543	834,270	875,983
	Running and Maintenance expense @15% of sales	3,000,000	3,060,000	3,121,200	3,183,624	3,247,296	3,312,242	3,378,487	3,446,057	3,514,978
	Cost of Production	7,422,900	7,666,545	7,920,572	8,185,465	8,461,729	8,749,897	9,050,525	9,157,821	9,268,456
	Sub Total	7,422,900	7,666,545	7,920,572	8,185,465	8,461,729	8,749,897	9,050,525	9,157,821	9,268,456
	Administrative salaries and wages	3,751,200	4,013,784	4,294,749	4,595,381	4,917,058	5,261,252	5,629,540	6,023,607	6,445,260
	Total	3,751,200	4,013,784	4,294,749	4,595,381	4,917,058	5,261,252	5,629,540	6,023,607	6,445,260
	Cost of Sales	11,174,100	11,680,329	12,215,321	12,780,846	13,378,787	14,011,149	14,680,064	15,181,429	15,713,716
	Expected sales revenue	20,000,000	20,400,000	20,808,000	21,224,160	21,648,643	22,081,616	22,523,248	22,973,713	23,433,188
	Gross Profit	8,825,900	8,719,671	8,592,679	8,443,314	8,269,856	8,070,467	7,843,184	7,792,284	7,719,472
	Financial expense									
	Interest on Term Loan	565,708	494,308	406,431	318,554	230,677	142,800	54,923	-	-
	Interest on WC Loan	83,000	83,000	83,000	83,000	83,000	83,000	83,000	83,000	83,000
	total	648,708	577,308	489,431	401,554	313,677	225,800	137,923	83,000	83,000
	Operating profits (PBT)	8,177,192	8,142,363	8,103,248	8,041,760	7,956,179	7,844,667	7,705,261	7,709,284	7,636,472
	Preliminary Expense	-	-	-	-	-	-	-	-	-
	depreciation	1,490,500	1,277,925	1,096,136	940,626	807,551	693,635	596,085	512,519	440,902
	Net Profit before Tax	6,686,692	6,864,438	7,007,112	7,101,134	7,148,628	7,151,032	7,109,176	7,196,766	7,195,570
	Income Tax	2,006,008	2,059,331	2,102,134	2,130,340	2,144,588	2,145,309	2,132,753	2,159,030	2,158,671
	Profits after Tax	4,680,685	4,805,107	4,904,978	4,970,794	5,004,040	5,005,722	4,976,423	5,037,736	5,036,899
	Distribution of profits (50%)	2,340,342	2,402,553	2,452,489	2,485,397	2,502,020	2,502,861	2,488,211	2,518,868	2,518,449
	Profit transfer to balance sheet	2,340,342	2,402,553	2,452,489	2,485,397	2,502,020	2,502,861	2,488,211	2,518,868	2,518,449

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

4. Electricity usage in units is given below

Usage in units	220000	231000	242550	254677.5	267411.375	280781.9438	294821.0409	294821.0409	294821.0409
Variable cost	3080000	3234000	3395700	3565485	3743759.25	3930947.213	4127494.573	4127494.573	4127494.573

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

Annexure 5- Projected balance sheet

Projected Baalance sheet

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
A	Asset									
1	Fixed Capital expenditure									
	Gross Block	10,670,000	9,179,500.00	7,901,575.00	6,805,438.75	5,864,812.94	5,057,262.00	4,363,626.60	3,767,541.12	3,255,022.61
	Less- Depreciation	1,490,500	1,277,925.00	1,096,136.25	940,625.81	807,550.94	693,635.40	596,085.48	512,518.51	440,902.00
	net Block	9,179,500	7,901,575.00	6,805,438.75	5,864,812.94	5,057,262.00	4,363,626.60	3,767,541.12	3,255,022.61	2,814,120.61
3	Sundry debtors	1,818,182	1,854,545	1,891,636	1,929,469	1,968,058	2,007,420	2,047,568	2,088,519	2,130,290
4	Cash/ bank balance	3,337,844	5,575,995	7,685,126	9,674,711	11,551,140	13,318,049	14,976,588	18,050,957	21,057,734
	Total assets	14,335,526	15,332,115	16,382,201	17,468,993	18,576,460	19,689,095	20,791,697	23,394,499	26,002,144
B	Liabilities									
1	Capital	1,150,000	3,490,342	5,892,896	8,345,385	10,830,782	13,332,802	15,835,663	18,323,874	20,842,742
	Add- Profit	2,340,342	2,402,553	2,452,489	2,485,397	2,502,020	2,502,861	2,488,211	2,518,868	2,518,449
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	3,490,342	5,892,896	8,345,385	10,830,782	13,332,802	15,835,663	18,323,874	20,842,742	23,361,192
2	term Loan	8,787,692	7,323,077	5,858,462	4,393,846	2,929,231	1,464,615	-	-	-
3	Working capital	830,000	830,000	830,000	830,000	830,000	830,000	830,000	830,000	830,000
4	Creditors	1,227,491	1,286,143	1,348,354	1,414,365	1,484,428	1,558,817	1,637,823	1,721,757	1,810,952
	Total liabilities	14,335,526	15,332,115	16,382,201	17,468,993	18,576,460	19,689,095	20,791,697	23,394,499	26,002,144
	Current Ratio									
	Current Assets	5,156,026	7,430,540	9,576,762	11,604,180	13,519,198	15,325,469	17,024,156	20,139,477	23,188,023
	Current Liabilities	1,227,491	1,286,143	1,348,354	1,414,365	1,484,428	1,558,817	1,637,823	1,721,757	1,810,952
	Ratio	4.200459235	5.777384638	7.102555832	8.204517873	9.10734484	9.831472797	10.39438038	11.69704826	12.80432523
	Average				8.791054342					
	Debt Equity ratio									
	Debt	9,617,692	8,153,077	6,688,462	5,223,846	3,759,231	2,294,615	830,000	830,000	830,000
	Equity	3,490,342	5,892,896	8,345,385	10,830,782	13,332,802	15,835,663	18,323,874	20,842,742	23,361,192
	Ratio	2.755515494	1.383543391	0.801456332	0.48231478	0.281953552	0.144901759	0.045296098	0.039822015	0.03552901
	Average				0.66337027					
	Fixed asset coverage ratio									
	Fixed assets	9,179,500	7,901,575	6,805,439	5,864,813	5,057,262	4,363,627	3,767,541	3,255,023	2,814,121
	Debt	9,617,692	8,153,077	6,688,462	5,223,846	3,759,231	2,294,615	830,000	830,000	830,000
	ratio	0.954438935	0.969152514	1.017489405	1.122700165	1.345291712	-	-	-	-
	Average				0.601008081					
	Debt service coverage ratio									
	Interest on loan (TL + WC)	648,708	577,308	489,431	401,554	313,677	225,800	137,923	83,000	83,000
	Instalment of loan	1,562,308	2,294,615	2,294,615	2,294,615	2,294,615	2,294,615	2,294,615	830,000	830,000
	Total	2,211,015	2,871,923	2,784,046	2,696,169	2,608,292	2,520,415	2,432,538	913,000	913,000
	Net operating income	8,825,900	8,719,671	8,592,679	8,443,314	8,269,856	8,070,467	7,843,184	7,792,284	7,719,472
	ratio	3.991785883	3.036178465	3.086399576	3.131596392	3.170601622	3.202038482	0	0	0
	Average				3.283312388					

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 Manpower

Details of Manpower

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Machine operators	4	20,000	960,000
ii.	Accountant	1	29,000	348,000
iii.	Labour/ helper	10	12,000	1,440,000
iv.	Security	3	10,500	378,000
Total				3,126,000
Add: benefits @ 20%				625,200
Total				3,751,200

Total annual wages	3,751,200
Annual increase in wages	5%
Total manpower	18

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	2,200,000	8,470,000	-	106.70
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				106.70

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		220,000.00	1,270,500.00	-	1,490,500.00
Year 2		198,000.00	1,079,925.00	-	1,277,925.00
Year 3		178,200.00	917,936.25	-	1,096,136.25
Year 4		160,380.00	780,245.81	-	940,625.81
Year 5		144,342.00	663,208.94	-	807,550.94
Year 6		129,907.80	563,727.60	-	693,635.40
Year 7		116,917.02	479,168.46	-	596,085.48
Year 8		105,225.32	407,293.19	-	512,518.51
Year 9		94,702.79	346,199.21	-	440,902.00

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	8,177,192	8,142,363	8,103,248	8,041,760	7,956,179	7,844,667	7,705,261	7,709,284	7,636,472
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	8,177,192	8,142,363	8,103,248	8,041,760	7,956,179	7,844,667	7,705,261	7,709,284	7,636,472
Less- Dep on WDV	1,490,500	1,277,925	1,096,136	940,626	807,551	693,635	596,085	512,519	440,902
Sub total	6,686,692	6,864,438	7,007,112	7,101,134	7,148,628	7,151,032	7,109,176	7,196,766	7,195,570
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	6,686,692	6,864,438	7,007,112	7,101,134	7,148,628	7,151,032	7,109,176	7,196,766	7,195,570
Income tax @30%	2,006,008	2,059,331	2,102,134	2,130,340	2,144,588	2,145,309	2,132,753	2,159,030	2,158,671

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

Break even capacity at maximum capacity utilization

Sales		28,571,429
Variable cost		
- Running and maintenance cost	4,285,714	
- Interest on Working capital	83,000	
- electricity expense	4,127,495	8,496,209
Contribution		20,075,220
Less: Fixed costs		
Wages and salaries		3,751,200
Depreciation		1,490,500
Electricity fixed charge		750,000
Insurance		592,900
Interest on TL		565,708
Fixed cost		7,150,308

Particulars	Rs. per kg (per month)
Sales price per kg	3
Electricity expense	0.366666667
Running and maintence	0.45
Interest on WC	0.009880952
Contribution per kg	2.173452381
BEP in kgs	321,400.00
Total BEP %	32.14%

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 32.14% 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)	95.20
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	95.20	0	1.428
	2	95.20	0	1.428
	3	95.20	3.661538462	1.428
	4	91.53846154	3.661538462	1.37308
2	1	87.87692308	3.661538462	1.31815
	2	84.21538462	3.661538462	1.26323
	3	80.55384615	3.661538462	1.20831
	4	76.89230769	3.661538462	1.15338
3	1	73.23076923	3.661538462	1.09846
	2	69.56923077	3.661538462	1.04354
	3	65.90769231	3.661538462	0.98862
	4	62.24615385	3.661538462	0.93369
4	1	58.58461538	3.661538462	0.87877
	2	54.92307692	3.661538462	0.82385
	3	51.26153846	3.661538462	0.76892
	4	47.6	3.661538462	0.714
5	1	43.93846154	3.661538462	0.65908
	2	40.27692308	3.661538462	0.60415
	3	36.61538462	3.661538462	0.54923
	4	32.95384615	3.661538462	0.49431
6	1	29.29230769	3.661538462	0.43938
	2	25.63076923	3.661538462	0.38446
	3	21.96923077	3.661538462	0.32954
	4	18.30769231	3.661538462	0.27462
7	1	14.64615385	3.661538462	0.21969
	2	10.98461538	3.661538462	0.16477
	3	7.323076923	3.661538462	0.10985
	4	3.661538462	3.66	0.05492

Ann 14 - Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	830,000	830,000	3,337,844	5,575,995	7,685,126	9,674,711	11,551,140	13,318,049	14,976,588	18,050,957
Add: Capital	1,150,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	9,520,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	10,670,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations	-	18,181,818	18,545,455	18,916,364	19,294,691	19,680,585	20,074,196	20,475,680	20,885,194	21,302,898
Less: Payment made to creditors of previos year	-	-	1,227,491	1,286,143	1,348,354	1,414,365	1,484,428	1,558,817	1,637,823	1,721,757
Add: Receipts from debtors of previos year	-	-	1,818,182	1,854,545	1,891,636	1,929,469	1,968,058	2,007,420	2,047,568	2,088,519
Less: Payments made for current year purchase	-	9,946,609	10,394,186	10,866,967	11,366,482	11,894,359	12,452,332	13,042,241	13,459,672	13,902,764
Less: Pre incorporation expense	-	-	-	-	-	-	-	-	-	-
Less: Interest payments	-	648,708	577,308	489,431	401,554	313,677	225,800	137,923	83,000	83,000
	-	8,416,501	11,502,495	13,704,364	15,755,063	17,662,364	19,430,835	21,062,168	22,728,855	25,734,854
Less: Income tax	-	2,006,008	2,059,331	2,102,134	2,130,340	2,144,588	2,145,309	2,132,753	2,159,030	2,158,671
	-	6,410,494	9,443,164	11,602,230	13,624,723	15,517,775	17,285,525	18,929,415	20,569,825	23,576,183
Less: Distrubutions made from profits	-	2,340,342	2,402,553	2,452,489	2,485,397	2,502,020	2,502,861	2,488,211	2,518,868	2,518,449
	-	4,070,151	7,040,610	9,149,741	11,139,326	13,015,755	14,782,664	16,441,203	18,050,957	21,057,734
Less: Principal repayment of loan	-	732,308	1,464,615	1,464,615	1,464,615	1,464,615	1,464,615	1,464,615	-	-
Closing cash balance	830,000	3,337,844	5,575,995	7,685,126	9,674,711	11,551,140	13,318,049	14,976,588	18,050,957	21,057,734

Sales Budget

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Estimated occupational capacity	70%	75%	80%	85%	90%	95%	100%	100%	100%
Sales qty	700,000	750,000	800,000	850,000	900,000	950,000	1,000,000	1,000,000	1,000,000
Sales	20,000,000.00	20,400,000.00	20,808,000.00	21,224,160.00	21,648,643.20	22,081,616.06	22,523,248.39	22,973,713.35	23,433,187.62

Production budget

Per annum capacity in kgs 1,000,000

Operational days/ months 200 days

Products	Production at 100% capacity	sales prices per kg per day
Output	1,000,000	0.1

S. no. Assumptions

- 1 Electricity are semi-fixed cost. Rs. 750,000 pa is fixed, balance is variable at Rs. 14 per unit usage
- 2 Electricity usage in units is given below

Usage in units	220000	231000	242550	254677.5	267411.375	280781.9438	294821.0409	294821.0409	294821.0409
Variable cost	3080000	3234000	3395700	3565485	3743759.25	3930947.213	4127494.573	4127494.573	4127494.573

- 3 Assumed that 30 days of purchases are average creditors maintained
- 4 Assumed that 60 days of sales are average debtors maintained by the business
- 5 It is assumed that insurance cost is 7% of purchase price and this will increase 5% annually



(Wholly – owned subsidiary of NABARD)

- i. More than 100 Full-time Consultants**
- ii. Backed by 400 domain specialists**
- iii. Executed over 1700 assignments across India and in African and Asian Continents**
- iv. Core Competencies**
 - a. Preparation/Appraisals of DPRs**
 - b. Techno-feasibility study**
 - c. Baseline Surveys**
 - d. Project Management Consultancy**
 - e. Climate Issues and Green Funds**
 - f. Monitoring and Evaluation**
 - g. Impact Assessment Studies**
 - h. Third Party Monitoring of Infrastructural Projects**
 - i. Skills for Livelihood**
 - j. Capacity Building**
 - k. Accreditation of Rural Godowns**
 - l. Climate Change Issues**
 - m. CSR Facilitation**
 - n. IT in Rural Banks**

Pro - Services Rendered by NABCONS

No.	Name of Services	Description
1	Project Management Consultancy (PMC)	Entails provision of end-to-end solution, including assistance in statutory approvals, bid process management, issuing and evaluating tender documents and supervision over infrastructure projects like Mega Food Park, Rural Godowns, Cold Storage, etc. funded by Govt. or private entities.
2	Preparation of Detailed Project Report / Conduct / Techno-economic Feasibility	For various activities under agriculture, horticulture, forestry, fisheries, irrigation, animal husbandry, food processing activities, agri-infrastructure, climate issues, etc.
3	Third Party Monitoring (TPM) of Infrastructure Projects	TPM of various Govt.-funded infra projects to assess the level of compliance followed in execution. This also covers socio-economic impact evaluation.
4	Monitoring and Evaluation (M&E)	M & E is undertaken for various developmental schemes of Govt. of India and State Govts in the areas of agriculture, animal husbandry and all other socio-development sectors.
5	Training and Capacity Building	Training is imparted on forward markets, agriculture market infrastructure, rural godown, agri-financing, treasury and investment management for banks, etc.
6	Studies / Baseline Surveys	Baseline surveys are taken up for measuring impact of community investment made by public and private sector Companies. Studies are conduct on women, children, disadvantaged groups / regions, etc.
7	Livelihood Mapping	Livelihood mapping and analysis is done for identification of potential activities to be taken up by SHGs
8	International Visitors' Programme / International Exposure Visits	Entails organizing study tours / exposure for the visiting foreign delegates to their areas of interest such as watershed, micro-finance, fin-inclusion, cooperatives, projects appraisal, agro-processing, post-harvest technologies, farmers' clubs, etc.
9	Consultancy on Banking and Finance	Designing and execution of priority sector strategies, advisory services on Treasury and Investment Management for Banks, preparation of IT Policy, etc.
10	Transaction advisory	Transaction Advisory for setting up of Agri-mall, Silos & Cold Storages
11	Skills for Livelihood	Skilling of rural BPL youth and placement in the formal sector, monitoring skill initiatives of MORD, Govt. of India, facilitating access to credit for trainees, etc.
12	Accreditation of Godowns	Engaged by WDRA as Accreditation Agency for accrediting rural godowns.