

MODEL DPR

ESTABLISHMENT OF SMALL SILO

(without 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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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

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.)	To be filled by the applicant
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			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)

SN	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			To be filled by the applicant				
3	Others							

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

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

6. Project Details

a. Objective of the proposed project: Small Silos

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

7. Land Details:

To be filled by the applicant, some sample details are added

SN	Particulars	Details
1	Land Area	4000 sq ft (land considered as Owned/ Leased)
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.)	XX Km from YY road

SN	Particulars	Details
	II. National Highway (in Km.)	
7	Availability of Water	Borewell and water pipe line
8	Availability of Power	State Electricity board connection

8. 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	4 (250 MT per unit)	1000 MT per annum	12 months
3	Pack-house			
4	CA Store			
5	Cold store			
6	Frozen store			
7	Pre-cooling Chambers			
8	Processing unit, 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)			

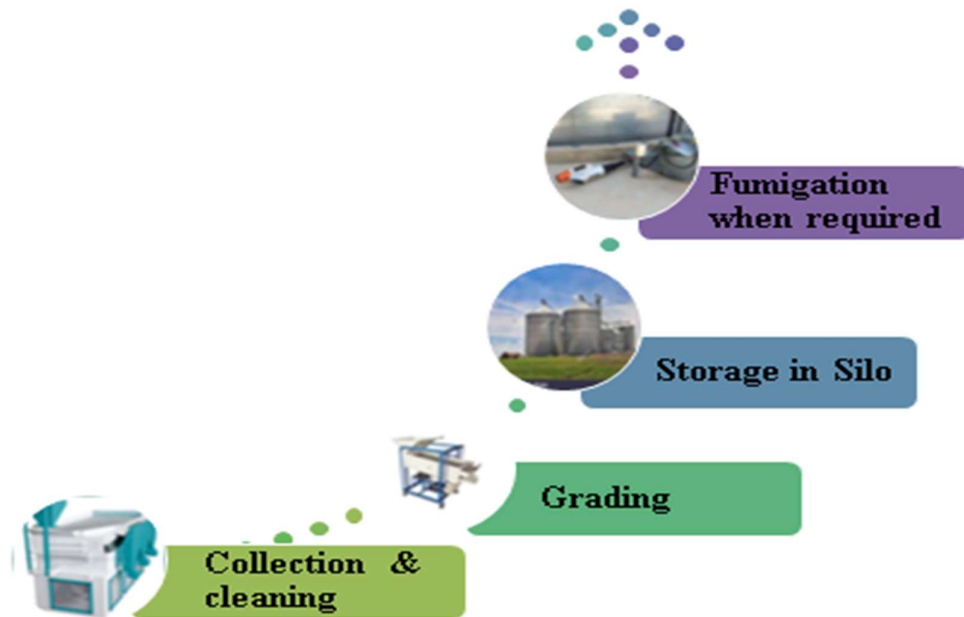
II. Details of technologies to be used/ alternative technologies

III. Flow chart of activity process

A silo is a structure for storing bulk materials. Silos are used in agriculture to store grain or fermented feed known as silage. India loses nearly 14-million tonnes of food grain worth Rs 7,000 crores every year due to inadequate storage capacity. This amounts to approximately 16% of the total annual produce, wasted mainly due to moisture, fungus, rodents and insects etc. This highlights the need for proper storage facilities, like silos or good warehouses. Developing countries primarily need silos for storing food grains safely for long periods of time. They are designed to keep the grains safe from rodents, insects, moisture, fire, natural calamities like floods and earthquakes, and wars etc.

Silos can be made from steel or concrete. Metal ones are easier to erect. Following are the benefits of storing grains in silos.

- Available in variable storage sizes.
- Low running costs due to larger quantities
- Low labour requirements due to high level of mechanization
- Rapid handling, saving time
- Low wastage through spillage and rodents
- Effective and efficient fumigation operation
- Less land area requirement, covers one-third space horizontally of warehouses
- Complete control of aeration
- Possible to store the grain for very long time periods
- Possible to mechanize all operations
- Possible to store moist grain for short term
- Complete protection against natural elements



9. Proposed Project Financials

a. Estimated Project cost details

S. No.	Particulars	Amount (Rs. In Lakhs)
1	Civil Works	4.00
2	Plant & Machineries	18.85
3	Working Capital Margin Money	2.15
	Project Cost	25.00

b. Plant and Machineries

A list of plant and machinery required for a small silo are as under:

S.No	Name of Machinery	Qty. in Nos	Price in Rs.
1	Stainless steel grain storage Silo	4	1,200,000
2	Elevator belts	1	80,000
3	Moisture meter	1	50,000
4	Sampling probes	2	40,000
5	Washing tank	2	30,000
6	Grain grading machine	1	215,000
7	Automatic packaging machine	1	100,000
8	Fumigation gun	1	50,000
9	Weighing balance	1	20,000
10	Others (stabilizers, office equipment etc.)	1	100,000
Total Machineries (Rs. In Lakhs)		18,85,000	
Total Cost of Plant and Machineries (Rs. In Lakhs)		18.85 Lakhs	

c. Means of finance

S. No.	Source of Finance	Amount (Rs. In Lakhs)	In%
1	*Promoter's Equity (10.00%)	2.5	10.00
2	Term Loan from Bank	20.35	81.4
3	Working Capital Margin Money	2.15	8.6
	Total	25.00	100

*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

d. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover	11.34	12.47	13.17	13.17	13.86
2	Cost of Operations	3.62	3.73	3.89	4.01	4.18
3	Gross Profit	7.72	8.74	9.28	9.16	9.68
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	7.72	8.74	9.28	9.16	9.68
5	Profit before taxation	4.011	5.415	6.347	6.598	7.477
6	Profit after taxation	2.808	3.790	4.443	4.619	5.234

*CMA data to be provided along with projected balance sheet, profit & loss statements, covering entire period of repayment.

e. Financial Parameters

SN	Particulars	Details (Ratio/%)	Ref Page No. in DPR*
1	Internal Rate of Return (IRR) [(a) With and (b) without grant/ subsidy]	62.34%	-
2	Avg. Debt Service Coverage Ratio (DSCR)	2.31	-
3	Break Even Point (BEP)	0.27%	-
4	Debt-Equity Ratio (TTL/TNW)	1.40	-
5	Fixed Assets Coverage Ratio	2.45	-

f. Credit Facilities proposed

I. Fund Based

- a) Term Loan **20.35 lacs**
- b) Working Capital **2.15lacs**
(Attach Assessment of working capital, if proposed)

II. Non Fund Based

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) - 84 Months (Including 6 months Moratorium)

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

10. 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.

The unit shall operate for 360 days in a year.

11. 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).

12. 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.

13. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled): 2
- b. Contractual Employment with no. of days:
- c. Indirect Employment (specify): ...

Particulars	Nos.	Monthly Salary (Rs.)
Labour	1	10000
Security	1	8500
Total salary for the year	2	222000
Total salary (Rs. In Lakh Per year)		2.22 lakhs

- Direct Employment: (Skilled and Semi-skilled) -2
- Indirect Employment (specify): 25

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.



50% of power requirement will be fulfilled by renewable energy

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 operational efficiency
1			
2			

16. 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	Civil Work	
(a)	Civil Work	4.00
	Total	4.00
3	Plant and Machinery (indigenous)	
(a)	Plant and Machinery	18.85
	Total	18.85
4	Miscellaneous Fixed Assets	
(a)	Cost	-
5	Working Capital Margin	2.15
6	Preliminary Expenses	
(a)	Security Deposit	-
	Total	
	Pre-Operative Expense (for 6 months upto the date of commencement of commercial production)	
(a)	Establishment and Travelling and Other Expenses	-
(b)	Legal and Misc Expense	-
	Total	-
	Total Cost of Project	25.00

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	2.50
2	Eligible Assistance	-
3	Term Loan	20.35
4	CC Limit	2.15
	Total	25.00

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	Amt		
1	Boundary				
2	Collection platform	4000 sq ft		400,000	
3	Office construction				
Total (Civil work)				400,000	
2. Plant and machinery		Capacity	Units	Rate	Amt
1	Stainless steel grain storage Silo	upto 250 tons	4	300,000	1,200,000
2	Elevator belts		1	80,000	80,000
3	Moisture meter		1	50,000	50,000
4	Sampling probes		2	20,000	40,000
5	Washing tank		2	15,000	30,000
6	Grain grading machine		1	215,000	215,000
7	Automatic packaging machine		1	100,000	100,000
8	Funigation gun		1	50,000	50,000
9	Weighing balance		1	20,000	20,000
10	Others (stablizers, office equipments etc.)			100,000	100,000
Total Plant and Machinery					1,885,000
Total fixed Assets					2,285,000

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
	Administrative salaries and wages	222,000	233,100	244,755	256,993	269,842	283,335	297,501	312,376	327,995
	Electricity Expense	115,000	115,000	118,750	118,750	122,688	122,688	122,688	122,688	122,688
	Fumigation expense	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
	Stationery expense	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
	Total	362,000	373,100	388,505	400,743	417,530	431,022	445,189	460,064	475,683
	Cost of Sales	362,000	373,100	388,505	400,743	417,530	431,022	445,189	460,064	475,683
	Expected sales revenue	1,134,000	1,247,400	1,316,700	1,316,700	1,386,000	1,386,000	1,386,000	1,386,000	1,386,000
	Gross Profit	772,000	874,300	928,195	915,957	968,470	954,978	940,811	925,936	910,317
	Financial expense									
	Interest on Term Loan	120,926	105,663	86,879	68,094	49,310	30,525	11,740	-	-
	Interest on WC Loan	21,500	21,500	21,500	21,500	21,500	21,500	21,500	21,500	21,500
	total	142,426	127,163	108,379	89,594	70,810	52,025	33,240	21,500	21,500
	Operating profits (PBT)	629,574	747,137	819,816	826,363	897,660	902,953	907,571	904,436	888,817
	depreciation	228,500	205,650	185,085	166,577	149,919	134,927	121,434	109,291	98,362
	Net Profit before Tax	401,074	541,487	634,731	659,787	747,742	768,026	786,137	795,145	790,456
	Income Tax	120,322	162,446	190,419	197,936	224,322	230,408	235,841	238,544	237,137
	Profits after Tax	280,752	379,041	444,312	461,851	523,419	537,618	550,296	556,602	553,319
	Distribution of profits (50%)	140,376	189,520	222,156	230,925	261,710	268,809	275,148	278,301	276,659
	Profit transfer to balance sheet	140,376	189,520	222,156	230,925	261,710	268,809	275,148	278,301	276,659

1. Silos electricity expense are semi-fixed cost. Rs. 50,000 pa is fixed, balance is variable at Rs. 10 per unit usage

2. Electricity usage in units is given below

Usage in units	7500	7500	7875	7875	8268.75	8268.75	8268.75	8268.75	8268.75	8268.75
Variable cost	75000	75000	78750	78750	82687.5	82687.5	82687.5	82687.5	82687.5	82687.5

3. Stationery expense is fixed at Rs. 15,000

4. Revenue is Rs. 105 per MT per month which increase at 10% per annum

5. Capacity utilization in year I is 90% which will increase 5% annually after every 2 years

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	2,285,000	2,056,500.00	1,850,850.00	1,665,765.00	1,499,188.50	1,349,269.65	1,214,342.69	1,092,908.42	983,617.57
	Less- Depreciation	228,500	205,650.00	185,085.00	166,576.50	149,918.85	134,926.97	121,434.27	109,290.84	98,361.76
	net Block	2,056,500	1,850,850.00	1,665,765.00	1,499,188.50	1,349,269.65	1,214,342.69	1,092,908.42	983,617.57	885,255.82
2	Sundry debtors	94,500	103,950	109,725	109,725	115,500	115,500	115,500	115,500	115,500
3	Cash/ bank balance	335,337	407,981	496,370	580,795	673,571	764,230	847,735	1,235,327	1,610,348
	Total assets	2,486,337	2,362,781	2,271,860	2,189,708	2,138,341	2,094,073	2,056,144	2,334,445	2,611,104
B	Liabilities									
1	Capital	250,000	390,376	579,896	802,052	1,032,977	1,294,687	1,563,496	1,838,644	2,116,945
	Add- Profit	140,376	189,520	222,156	230,925	261,710	268,809	275,148	278,301	276,659
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	390,376	579,896	802,052	1,032,977	1,294,687	1,563,496	1,838,644	2,116,945	2,393,604
2	Term Loan	1,878,462	1,565,385	1,252,308	939,231	626,154	313,077	-	-	-
3	Working capital	215,000	215,000	215,000	215,000	215,000	215,000	215,000	215,000	215,000
4	Creditors	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
	Total liabilities	2,486,337	2,362,781	2,271,860	2,189,708	2,138,341	2,094,073	2,056,144	2,334,445	2,611,104
Current Ratio										
	Current Assets	429,837	511,931	606,095	690,520	789,071	879,730	963,235	1,350,827	1,725,848
	Current Liabilities	217,500	217,500	217,500	217,500	217,500	217,500	217,500	217,500	217,500
	Ratio	1.976264147	2.353704907	2.78664275	3.174803019	3.62791338	4.044737066	4.428668839	6.210699732	7.934935269
Debt Equity ratio										
	Debt	2,093,462	1,780,385	1,467,308	1,154,231	841,154	528,077	215,000	215,000	215,000
	Equity	390,376	579,896	802,052	1,032,977	1,294,687	1,563,496	1,838,644	2,116,945	2,393,604
	Ratio	5.362681114	3.070178093	1.829441855	1.117382416	0.649696699	0.337753917	0	0	0
	Average				1.408383585					
Fixed asset coverage ratio										
	Fixed assets	2,056,500	1,850,850	1,665,765	1,499,189	1,349,270	1,214,343	1,092,908	983,618	885,256
	Debt	2,093,462	1,780,385	1,467,308	1,154,231	841,154	528,077	215,000	215,000	215,000
	ratio	0.982344295	1.039578743	1.135252687	1.298863745	1.60407	2.299556432	5.08329496	4.574965464	4.117468918
Debt service coverage ratio										
	Interest on loan (TL + WC)	142,426	127,163	108,379	89,594	70,810	52,025	33,240	21,500	21,500
	Instalment of loan	156,538	313,077	313,077	313,077	313,077	313,077	313,077	-	-
	Total	298,964	440,240	421,456	402,671	383,887	365,102	346,317	21,500	21,500
	Net operating income	772,000	874,300	928,195	915,957	968,470	954,978	940,811	925,936	910,317
	ratio	2.582247052	1.985960467	2.202354476	2.274702921	2.522803004	2.615647666	2.716616371	43.06680029	42.34034379
	Average				2.313613584					

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 8 - Details of Mnpower

Details of Manpower

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Labour	1	10,000	120,000
ii.	Security	1	8,500	102,000
Total				222,000

Total annual wages	222,000
Annual increase in wages	5%
Total manpower	2

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	400,000	1,885,000	-	22.85
ii.	Pre operatives	-	-	-	-
iii.	Contingencies	-	-	-	-
	Total				22.85

Years	Rates of Depreciation	10%	10%	10%	Total
Year 1		40,000.00	188,500.00	-	228,500.00
Year 2		36,000.00	169,650.00	-	205,650.00
Year 3		32,400.00	152,685.00	-	185,085.00
Year 4		29,160.00	137,416.50	-	166,576.50
Year 5		26,244.00	123,674.85	-	149,918.85
Year 6		23,619.60	111,307.37	-	134,926.97
Year 7		21,257.64	100,176.63	-	121,434.27
Year 8		19,131.88	90,158.97	-	109,290.84
Year 9		17,218.69	81,143.07	-	98,361.76

Annexure 10 - Calculation of Income tax

Calculation of Income Tax

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Net profit before tax	629,574	747,137	819,816	826,363	897,660	902,953	907,571	904,436	888,817
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	629,574	747,137	819,816	826,363	897,660	902,953	907,571	904,436	888,817
Less- Dep on WDV	228,500	205,650	185,085	166,577	149,919	134,927	121,434	109,291	98,362
Sub total	401,074	541,487	634,731	659,787	747,742	768,026	786,137	795,145	790,456
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	401,074	541,487	634,731	659,787	747,742	768,026	786,137	795,145	790,456
Income tax @30%	120,322	162,446	190,419	197,936	224,322	230,408	235,841	238,544	237,137

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

Break even capacity at maximum capacity utilization

Sales		1,890,000
Variable cost		
- Interest on Working capital	21,500	
- electricity expense	82,688	104,188
Contribution		1,785,813
Less: fixed cost		
Wages and salaries		222,000
Office Electricity expense		40,000
Fumigation		10,000
Stationery		15,000
Depreciation		228,500
Fixed cost		515,500

Particulars	Rs. per kg
Sales price per kg	105
Interest on Working capital	0.02
Electricity charges	0.09
Contribution per unit	104.89
FC	515,500
BEP in kgs	4,914.90
BEP %	0.27%

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	20.35
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	20.35	0	0.30525
	2	20.35	0	0.30525
	3	20.35	0.782692308	0.30525
	4	19.56730769	0.782692308	0.29351
2	1	18.78461538	0.782692308	0.28177
	2	18.00192308	0.782692308	0.27003
	3	17.21923077	0.782692308	0.25829
	4	16.43653846	0.782692308	0.24655
3	1	15.65384615	0.782692308	0.23481
	2	14.87115385	0.782692308	0.22307
	3	14.08846154	0.782692308	0.21133
	4	13.30576923	0.782692308	0.19959
4	1	12.52307692	0.782692308	0.18785
	2	11.74038462	0.782692308	0.17611
	3	10.95769231	0.782692308	0.16437
	4	10.175	0.782692308	0.15263
5	1	9.392307692	0.782692308	0.14088
	2	8.609615385	0.782692308	0.12914
	3	7.826923077	0.782692308	0.1174
	4	7.044230769	0.782692308	0.10566
6	1	6.261538462	0.782692308	0.09392
	2	5.478846154	0.782692308	0.08218
	3	4.696153846	0.782692308	0.07044
	4	3.913461538	0.782692308	0.0587
7	1	3.130769231	0.782692308	0.04696
	2	2.348076923	0.782692308	0.03522
	3	1.565384615	0.782692308	0.02348
	4	0.782692308	0.78	0.01174

Annexure 14 - Cash Flow operations

Particulars	I	II	III	IV	V	VI	VII	VIII	IX
Opening cash Balance	215,000.00	335,337.45	407,980.82	496,369.80	580,794.66	673,571.16	764,230.31	847,735.47	1,235,327.19
Add: Sales realizations	1,039,500.00	1,143,450.00	1,206,975.00	1,206,975.00	1,270,500.00	1,270,500.00	1,270,500.00	1,270,500.00	1,270,500.00
Less: Payment made to creditors of previos year	-	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Add: Receipts from debtors of previos year	-	94,500.00	103,950.00	109,725.00	109,725.00	115,500.00	115,500.00	115,500.00	115,500.00
Less: Payments made for current year purchase	359,500.00	370,600.00	386,005.00	398,242.75	415,029.89	428,522.01	442,688.73	457,563.79	473,182.61
Less: Interest payments	142,425.96	127,163.46	108,378.85	89,594.23	70,809.62	52,025.00	33,240.38	21,500.00	21,500.00
	752,574.04	1,073,023.99	1,222,021.97	1,322,732.82	1,472,680.15	1,576,524.15	1,671,801.20	1,752,171.68	2,124,144.58
Income tax	120,322.21	162,445.96	190,419.35	197,935.96	224,322.49	230,407.81	235,840.98	238,543.61	237,136.69
	632,251.83	910,578.03	1,031,602.63	1,124,796.86	1,248,357.66	1,346,116.34	1,435,960.21	1,513,628.07	1,887,007.89
Distrucutions made from profits	140,375.91	189,520.29	222,155.90	230,925.28	261,709.58	268,809.11	275,147.82	278,300.88	276,659.47
	491,875.91	721,057.74	809,446.72	893,871.58	986,648.08	1,077,307.23	1,160,812.40	1,235,327.19	1,610,348.42
Less: Principal repayment of loan	156,538.46	313,076.92	313,076.92	313,076.92	313,076.92	313,076.92	313,076.92	-	-
Closing cash balance	335,337.45	407,980.82	496,369.80	580,794.66	673,571.16	764,230.31	847,735.47	1,235,327.19	1,610,348.42

S. No. Assumptions

1 Silos electricity expense are semi-fixed cost. Rs. 50,000 pa is fixed, balance is variable at Rs. 10 per unit usage

2 Electricity usage in units is given below

Usage in units	7500	7500	7875	7875	8268.75	8268.75	8268.75	8268.75	8268.75
Variable cost	75000	75000	78750	78750	82687.5	82687.5	82687.5	82687.5	82687.5

3 Stationery expense is fixed at Rs. 15,000

4 Revenue is Rs. 105 per MT per month which increase at 10% per annum

5 Capacity utilization in year I is 90% which will increase 5% annually after every 2 years

Sales Budget

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Estimated occupational capacity	90%	90%	95%	95%	100%	100%	100%	100%	100%
Storage capacity (kgs)	816,467	816,467	861,826	861,826	907,185	907,185	907,185	907,185	907,185
Revenue in Rs.	1,134,000	1,247,400	1,316,700	1,316,700	1,386,000	1,386,000	1,386,000	1,386,000	1,386,000

Estimation of Production capacity

Per annum capacity in kgs 907,185 Assumed that 1000 ton is storage capacity

Operational days 360 dys

Products	Production at 100% capacity	Storage and grain grading charges per ton per month
Output	907,185	105.0

It is assumed that storage and grading charges for grains are Rs. 105 ker mt per month, which shall increase @ 10% per annum



(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.