

MODEL DPR

ESTABLISHMENT OF SOLAR COLD STORAGE

(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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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

To be filled by the applicant

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.) | |
| 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 | | | | | | | | |
|---|--|--|--|--|--|--|--|--|

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 | | | | To be filled by the applicant | | | |

| | | | | | | | | |
|---|--------|--|--|--|--|--|--|--|
| 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: The proposed Modular unit solar powered coldroom with thermal storage backup for storage of fresh produce-fruits, vegetables & flowers specifically. The unit has dimensions of 15ft x 10ft x 10ft with solar panels mounted on the roof top of the unit. The cold room maintains a temperature in the range of 4 to 10 Degree C. The system has a battery-less compressor operation. A small battery is provided to operate only the auxiliary loads and the control system.

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

To be filled by the applicant

8. Land Details:

| SN | Particulars | Details |
|----|-------------------------------------------------------------------------------------|---------|
| 1 | Land Area | |
| 2 | Status of Legal title & Possession | |
| 3 | if leased, Period of lease | |
| 4 | Coordinates of location | |
| 5 | Details of CLU | |
| 6 | Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.) | |
| 7 | Availability of Water | |
| 8 | Availability of Power | |

9. Proposed facilities:

I. Details of proposed facility

| 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 | | 10 | |
| 6 | Frozen store | | | |
| 7 | Pre-cooling Chambers | | | |
| 8 | Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as per actual] | | | |
| 9 | Ripening Chambers | | | |
| 10 | IQF | | | |
| 11 | Blast Freezing | | | |
| 12 | Refrigerated Vehicles/ Reefer vans | | | |
| 13 | Mobile Pre-coolers | | | |
| 14 | Insulated/ non-insulated distribution vehicle | | | |

| | | | | |
|----|--------------------------------|--|--|--|
| 15 | Irradiation Facility | | | |
| 16 | Organic input production | | | |
| 17 | Bio Stimulant production units | | | |
| 18 | Others (Specify) | | | |

II. Details of technologies to be used/ alternative technologies: Attached Annexure No : 01

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

11. Proposed Project Financials

a. Estimated Project cost details

| Items | Amount (₹ in lakhs) |
|-----------------------------------------------------|---------------------|
| Cost of 3 portable Solar Cold Room (Without DG Set) | 33,00,000 |
| Insurance charges @ 0.2% p.a. | 6,600 |
| Misc. Charges p.a. | 33,000 |
| Depreciation @ 18.1% per year for ten years | 33,39,600 |

b. Means of finance

| SN | Items | Amount (₹ in lakhs) | Percentage (%) |
|----|-----------------------------------------------------------|---------------------|----------------|
| 1 | *Promoter's Equity | 3.3 | 10% |
| 2 | Capital Subsidy/ Benefit from other Central/ State Scheme | | |
| 3 | Loan | 29.70 | 90% |
| | Total | 33.00 | 100.00% |

*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 | 12.96 | 15.15 | 16.04 | 16.93 | 17.82 |
| 2 | Cost of Operations | 5.32 | 5.60 | 5.90 | 6.21 | 6.54 |
| 3 | Gross Profit | 7.64 | 9.55 | 10.14 | 10.72 | 11.28 |
| 4 | Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA) | 7.64 | 9.55 | 10.14 | 10.72 | 11.28 |
| 5 | Profit before taxation | 0.741 | 3.609 | 5.106 | 6.491 | 7.778 |
| 6 | Profit after taxation | 0.519 | 2.527 | 3.574 | 4.544 | 5.444 |

*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] | 65.95% | - |
| 2 | Avg. Debt Service Coverage Ratio (DSCR) | 0.731 | - |
| 3 | Break Even Point (BEP) | 65.52% | - |
| 4 | Debt-Equity Ratio (TTL/TNW) | 2.03 | - |
| 5 | Fixed Assets Coverage Ratio | 0.968 | - |

e. Credit Facilities proposed

I. Fund Based

- a) Term Loan 29.7 lakhs
- b) Working Capital Nil
(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 | Quantity to be sourced [MT] (per annum) |
|-----|-----------------------------------------------|-------------------------|---------------------------|-------------------------------------------|
| 1 | abc | | | |
| 2 | xyz | | | |

*DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).

14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players / retailers for assured cash flows if any.

15. Employment Generation projections

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

16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter alia, details of power generation.

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

| SN | Name of technology/item | Basic cost (Excluding taxes etc.) | How the technology will help in reducing carbon footprint and/or increase in operational efficiency |
|----|-------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------|
| 1 | | | |
| 2 | | | |

18. List of Manufacturers/ Suppliers of P&M (enclose quotations): Annexure No: 02

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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Annexure 1 - Estimated cost of the project

| Estimated cost of project | | | |
|---------------------------|--------------------------------------------------|-----------------------------------------------------------------------|--|
| Sr. No. | Particulars | Grand Total (in lakhs) | |
| Constructional | Product Dimensions | 15 ft by 10 ft by 10 ft | |
| | Cold room insulation | Poly Urethane Foam, 100 mm, 38+/-2 kg/m ³ or Equivalent | |
| | Cold room body | Pre-painted galvanized iron | |
| | Room door | Insulation: PUF | |
| | | Thickness: 100 mm Dimensions: 1903x853 mm | |
| Curtains | PVC to reduce Heat infiltration on door openings | | |
| Operational Data | Refrigeration TR | (~2.7 TR approx.) @ -5 C Evaporating & 50 C Condensing | |
| | Storage capacity | 5 MT depending upon commodity | |
| | Temperature range | 4-10 Degree C by using set point control as per req. | |
| | Humidity range | 65-95% by using set point controlled | |
| | Backup Type | Air Cooling Using Thermal Energy Storage | |
| | Backup duration | 24-30 hours (non door opening & 5.5 KW/m ² /day radiation) | |
| | Remote Monitoring | Per minute logging, GPRS based, viewable on desktop and Smart Phone | |
| Power Source | Auxiliary Battery | 24 V 100 Ah | |
| | Solar Power Capacity | 5 kWp | |
| | Alternative power source | Grid or DG Hybrid | |

| | Financial Analysis | Amt |
|--|--------------------------------------------------|------------------|
| | Cost of 3 Portable solar rooms (Without DG Sets) | 3,300,000 |
| | Insurance charges per annum @ 0.2% | 6,600 |
| | Miscellaneous charges per annum @ 1% | 33,000 |
| | Total cost | 3,339,600 |

Annexure 2 - Means of Finance

| Sr. No. | Item | Grand Total (in lakhs) |
|---------|---------------------|------------------------|
| 1 | Promoter's equity | 3.50 |
| 2 | Eligible Assistance | - |
| 3 | Term Loan | 29.50 |
| 4 | CC Limit | 2.00 |
| | Total | 35.00 |

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 |
| | Running and Manintenance expense | | | | | | | | | |
| | Insurance cost | 6,600 | 6,930 | 7,277 | 7,640 | 8,022 | 8,423 | 8,845 | 9,287 | 9,751 |
| | Miscellaneous maintenance charges | 33,000 | 36,300 | 39,930 | 43,923 | 48,315 | 53,147 | 58,462 | 64,308 | 70,738 |
| | Sub Total | 39,600 | 43,230 | 47,207 | 51,563 | 56,338 | 61,570 | 67,306 | 73,595 | 80,490 |
| | | | | | | | | | | |
| | Administrative salaries and wages | 492,000 | 516,600 | 542,430 | 569,552 | 598,029 | 627,931 | 659,327 | 692,293 | 726,908 |
| | Total | 492,000 | 516,600 | 542,430 | 569,552 | 598,029 | 627,931 | 659,327 | 692,293 | 726,908 |
| | | | | | | | | | | |
| | Cost of Sales | 531,600 | 559,830 | 589,637 | 621,115 | 654,367 | 689,501 | 726,633 | 765,888 | 807,398 |
| | Expected sales revenue | 1,296,000 | 1,514,700 | 1,603,800 | 1,692,900 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 |
| | Gross Profit | 764,400 | 954,870 | 1,014,164 | 1,071,785 | 1,127,633 | 1,092,499 | 1,055,367 | 1,016,112 | 974,602 |
| | | | | | | | | | | |
| | Financial expense | | | | | | | | | |
| | Interest on Term Loan | 175,298 | 153,173 | 125,942 | 98,712 | 71,481 | 44,250 | 17,019 | - | - |
| | Interest on Working Capital | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 |
| | total | 195,298 | 173,173 | 145,942 | 118,712 | 91,481 | 64,250 | 37,019 | 20,000 | 20,000 |
| | | | | | | | | | | |
| | Operating profits (PBT) | 569,102 | 781,697 | 868,221 | 953,074 | 1,036,153 | 1,028,249 | 1,018,348 | 996,112 | 954,602 |
| | depreciation | 495,000 | 420,750 | 357,638 | 303,992 | 258,393 | 219,634 | 186,689 | 158,686 | 134,883 |
| | Net Profit before Tax | 74,102 | 360,947 | 510,584 | 649,082 | 777,759 | 808,615 | 831,659 | 837,426 | 819,719 |
| | Income Tax | 22,231 | 108,284 | 153,175 | 194,725 | 233,328 | 242,585 | 249,498 | 251,228 | 245,916 |
| | Profits after Tax | 51,871 | 252,663 | 357,409 | 454,357 | 544,432 | 566,031 | 582,161 | 586,198 | 573,804 |
| | Distribution of profits (70%) | 36,310 | 176,864 | 250,186 | 318,050 | 381,102 | 396,221 | 407,513 | 410,339 | 401,663 |
| | Profit transfer to balance sheet | 15,561 | 75,799 | 107,223 | 136,307 | 163,329 | 169,809 | 174,648 | 175,860 | 172,141 |

Assumed that insurance cost is 0.2% of cost which will increase 5% annually

Assumed that there could be miscellaneous maintainance charges, taken to be 1% of cost of cold rooms and increase annually by 10%

Annexure 5- Projected balance sheet

Projected Balance 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 | 3,300,000 | 2,805,000.00 | 2,384,250.00 | 2,026,612.50 | 1,722,620.63 | 1,464,227.53 | 1,244,593.40 | 1,057,904.39 | 899,218.73 |
| | Less- Depreciation | 495,000 | 420,750.00 | 357,637.50 | 303,991.88 | 258,393.09 | 219,634.13 | 186,689.01 | 158,685.66 | 134,882.81 |
| | net Block | 2,805,000 | 2,384,250.00 | 2,026,612.50 | 1,722,620.63 | 1,464,227.53 | 1,244,593.40 | 1,057,904.39 | 899,218.73 | 764,335.92 |
| 2 | Cash/ bank balance | 493,538 | 537,231 | 549,334 | 536,985 | 506,179 | 443,225 | 352,311 | 688,610 | 997,563 |
| | Total assets | 3,298,538 | 2,921,481 | 2,575,946 | 2,259,605 | 1,970,406 | 1,687,819 | 1,410,215 | 1,587,829 | 1,761,899 |
| B | Liabilities | | | | | | | | | |
| 1 | Capital | 350,000 | 365,561 | 441,360 | 548,583 | 684,890 | 848,219 | 1,018,029 | 1,192,677 | 1,368,536 |
| | Add- Profit | 15,561 | 75,799 | 107,223 | 136,307 | 163,329 | 169,809 | 174,648 | 175,860 | 172,141 |
| | Less- Drawings | - | - | - | - | - | - | - | - | - |
| | Closing capital | 365,561 | 441,360 | 548,583 | 684,890 | 848,219 | 1,018,029 | 1,192,677 | 1,368,536 | 1,540,678 |
| 2 | term Loan | 2,723,077 | 2,269,231 | 1,815,385 | 1,361,538 | 907,692 | 453,846 | - | - | - |
| 3 | Working Capital | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 | 200,000 |
| 4 | Creditors | 9,900 | 10,890 | 11,979 | 13,177 | 14,495 | 15,944 | 17,538 | 19,292 | 21,222 |
| | Total liabilities | 3,298,538 | 2,921,481 | 2,575,946 | 2,259,605 | 1,970,406 | 1,687,819 | 1,410,215 | 1,587,829 | 1,761,899 |
| | Current Ratio | | | | | | | | | |
| | Current Assets | 493,538 | 537,231 | 549,334 | 536,985 | 506,179 | 443,225 | 352,311 | 688,610 | 997,563 |
| | Current Liabilities | 9,900 | 10,890 | 11,979 | 13,177 | 14,495 | 15,944 | 17,538 | 19,292 | 21,222 |
| | Ratio | 49.85235625 | 49.33250936 | 45.85808068 | 40.75197805 | 34.92191554 | 27.79880091 | 20.08791679 | 35.69351904 | 47.00712994 |
| | Average | | | | 39.03380073 | | | | | |
| | Debt Equity ratio | | | | | | | | | |
| | Debt | 2,723,077 | 2,269,231 | 1,815,385 | 1,361,538 | 907,692 | 453,846 | - | - | - |
| | Equity | 365,561 | 441,360 | 548,583 | 684,890 | 848,219 | 1,018,029 | 1,192,677 | 1,368,536 | 1,540,678 |
| | Ratio | 7.449027426 | 5.141447898 | 3.309226075 | 1.987966616 | 1.070114903 | 0.445808826 | - | - | - |
| | Average | | | | 2.155954638 | | | | | |
| | Fixed asset coverage ratio | | | | | | | | | |
| | Fixed assets | 2,805,000 | 2,384,250 | 2,026,613 | 1,722,621 | 1,464,228 | 1,244,593 | 1,057,904 | 899,219 | 764,336 |
| | Debt | 2,723,077 | 2,269,231 | 1,815,385 | 1,361,538 | 907,692 | 453,846 | - | - | - |
| | ratio | 1.030084746 | 1.050686441 | 1.116354343 | 1.265201589 | 1.613132026 | 2.742324444 | - | - | - |
| | | | | | 0.979753732 | | | | | |
| | Debt service coverage ratio | | | | | | | | | |
| | Interest on loan (TL + WC) | 195,298 | 173,173 | 145,942 | 118,712 | 91,481 | 64,250 | 37,019 | 20,000 | 20,000 |
| | Instalment of loan | 1,726,923 | 1,675,298 | 1,500,000 | 1,500,000 | 1,500,000 | 1,500,000 | 1,500,000 | 1,500,000 | 1,500,000 |
| | Total | 1,922,221 | 1,848,471 | 1,645,942 | 1,618,712 | 1,591,481 | 1,564,250 | 1,537,019 | 1,520,000 | 1,520,000 |
| | Net operating income | 764,400 | 954,870 | 1,014,164 | 1,071,785 | 1,127,633 | 1,092,499 | 1,055,367 | 1,016,112 | 974,602 |
| | ratio | 0.397664961 | 0.516572843 | 0.61615981 | 0.662122404 | 0.708543456 | 0.69841725 | 0.686632138 | 0.66849478 | 0.641185714 |
| | Average | | | | 0.64807465 | | | | | |

1. assumed that 90 days of purchases are average creditors maintained
 assumed that there are no credit allowed on sales

Annexure 8 - Details of Mnpower

Details of Manpower

| S. No. | Designation | In no. | Salary per person per month | Yearly cost |
|--------------------------|--------------|--------|-----------------------------|-------------|
| i. | Machine help | 2 | 12,000 | 288,000 |
| ii. | Security | 2 | 8,500 | 204,000 |
| Total | | | | 492,000 |
| Total annual wages | | | | 492,000 |
| Annual increase in wages | | | | 5% |
| Total manpower | | | | 4 |

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 | - | 3,300,000 | - | 33 |
| ii. | Pre operatives | - | - | - | - |
| iii. | Contingencies | - | - | - | - |
| | Total | | | | 33 |

| | Rates of Depreciation | 10% | 15% | 10% | Total depreciation for the year |
|--------|-----------------------|-----|------------|-----|---------------------------------|
| Year 1 | | - | 495,000.00 | - | 495,000.00 |
| Year 2 | | - | 420,750.00 | - | 420,750.00 |
| Year 3 | | - | 357,637.50 | - | 357,637.50 |
| Year 4 | | - | 303,991.88 | - | 303,991.88 |
| Year 5 | | - | 258,393.09 | - | 258,393.09 |
| Year 6 | | - | 219,634.13 | - | 219,634.13 |
| Year 7 | | - | 186,689.01 | - | 186,689.01 |
| Year 8 | | - | 158,685.66 | - | 158,685.66 |
| Year 9 | | - | 134,882.81 | - | 134,882.81 |

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 | 569,102 | 781,697 | 868,221 | 953,074 | 1,036,153 | 1,028,249 | 1,018,348 | 996,112 | 954,602 |
| Add- dep on SLM | - | - | - | - | - | - | - | - | - |
| Sub total | 569,102 | 781,697 | 868,221 | 953,074 | 1,036,153 | 1,028,249 | 1,018,348 | 996,112 | 954,602 |
| Less- Dep on WDV | 495,000 | 420,750 | 357,638 | 303,992 | 258,393 | 219,634 | 186,689 | 158,686 | 134,883 |
| Sub total | 74,102 | 360,947 | 510,584 | 649,082 | 777,759 | 808,615 | 831,659 | 837,426 | 819,719 |
| Less - Deductions | - | - | - | - | - | - | - | - | - |
| Taxable profits | 74,102 | 360,947 | 510,584 | 649,082 | 777,759 | 808,615 | 831,659 | 837,426 | 819,719 |
| Income tax @30% | 22,231 | 108,284 | 153,175 | 194,725 | 233,328 | 242,585 | 249,498 | 251,228 | 245,916 |

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

Break even capacity at maximum capacity utilization

| | |
|--------------------|-----------|
| Sales | 1,620,000 |
| Contribution | 1,620,000 |
| Less: fixed cost | |
| Wages and salaries | 492,000 |
| Depreciation | 495,000 |
| Interest on TL | 175,298 |
| Fixed cost | 1,162,298 |

| | Rs. per kg/ stick |
|---------------------|-------------------|
| Sales price per kg | 3 |
| Contribution per kg | 3 |
| BEP in kgs | 387432.69 |
| Total BEP % | 71.75% |

In cold storage room there are no variable costs incurred by the business, rather all the costs are fixed. Thus there are no variable cost, leading to contribution equalling to sale price per kg/stick

Annexure 13 - Repayment schedule

Repayment schedule

| | |
|---------------------------|----------|
| Amount of Loan (in lakhs) | 29.50 |
| Rate of interest | 6.00% |
| Moratorium period | 6 months |

| Year | Quarter | Balance outstanding | Principal instalment | Interest |
|------|---------|---------------------|----------------------|----------|
| 1 | 1 | 29.50 | 0 | 0.4425 |
| | 2 | 29.50 | 0 | 0.4425 |
| | 3 | 29.50 | 1.134615385 | 0.4425 |
| | 4 | 28.36538462 | 1.134615385 | 0.42548 |
| 2 | 1 | 27.23076923 | 1.134615385 | 0.40846 |
| | 2 | 26.09615385 | 1.134615385 | 0.39144 |
| | 3 | 24.96153846 | 1.134615385 | 0.37442 |
| | 4 | 23.82692308 | 1.134615385 | 0.3574 |
| 3 | 1 | 22.69230769 | 1.134615385 | 0.34038 |
| | 2 | 21.55769231 | 1.134615385 | 0.32337 |
| | 3 | 20.42307692 | 1.134615385 | 0.30635 |
| | 4 | 19.28846154 | 1.134615385 | 0.28933 |
| 4 | 1 | 18.15384615 | 1.134615385 | 0.27231 |
| | 2 | 17.01923077 | 1.134615385 | 0.25529 |
| | 3 | 15.88461538 | 1.134615385 | 0.23827 |
| | 4 | 14.75 | 1.134615385 | 0.22125 |
| 5 | 1 | 13.61538462 | 1.134615385 | 0.20423 |
| | 2 | 12.48076923 | 1.134615385 | 0.18721 |
| | 3 | 11.34615385 | 1.134615385 | 0.17019 |
| | 4 | 10.21153846 | 1.134615385 | 0.15317 |
| 6 | 1 | 9.076923077 | 1.134615385 | 0.13615 |
| | 2 | 7.942307692 | 1.134615385 | 0.11913 |
| | 3 | 6.807692308 | 1.134615385 | 0.10212 |
| | 4 | 5.673076923 | 1.134615385 | 0.0851 |
| 7 | 1 | 4.538461538 | 1.134615385 | 0.06808 |
| | 2 | 3.403846154 | 1.134615385 | 0.05106 |
| | 3 | 2.269230769 | 1.134615385 | 0.03404 |
| | 4 | 1.134615385 | 1.13 | 0.01702 |

Annexure 14 - Cash flow statement

| Particulars | I | II | III | IV | V | VI | VII | VIII | IX |
|----------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| opening balance | 200,000 | 493,538 | 537,231 | 549,334 | 536,985 | 506,179 | 443,225 | 352,311 | 688,610 |
| Add: Sales realizations | 1,296,000 | 1,514,700 | 1,603,800 | 1,692,900 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 |
| Less: Payment made to creditors of previous year | - | 9,900 | 10,890 | 11,979 | 13,177 | 14,495 | 15,944 | 17,538 | 19,292 |
| Add: Receipts from debtors of previous year | - | - | - | - | - | - | - | - | - |
| Less: Payments made for current year purchase & salaries | 521,700 | 548,940 | 577,658 | 607,938 | 639,872 | 673,557 | 709,095 | 746,596 | 786,176 |
| Less: Interest payments | 195,298 | 173,173 | 145,942 | 118,712 | 91,481 | 64,250 | 37,019 | 20,000 | 20,000 |
| | 779,002 | 1,276,225 | 1,406,541 | 1,503,605 | 1,574,455 | 1,535,877 | 1,463,167 | 1,350,177 | 1,645,142 |
| Less: Income tax | 22,231 | 108,284 | 153,175 | 194,725 | 233,328 | 242,585 | 249,498 | 251,228 | 245,916 |
| | 756,771 | 1,167,941 | 1,253,366 | 1,308,881 | 1,341,127 | 1,293,293 | 1,213,670 | 1,098,949 | 1,399,226 |
| Less: Distributions made from profits | 36,310 | 176,864 | 250,186 | 318,050 | 381,102 | 396,221 | 407,513 | 410,339 | 401,663 |
| | 720,461 | 991,077 | 1,003,180 | 990,831 | 960,025 | 897,072 | 806,157 | 688,610 | 997,563 |
| Less: Principal repayment of loan | 226,923 | 453,846 | 453,846 | 453,846 | 453,846 | 453,846 | 453,846 | - | - |
| Closing cash balance | 493,538 | 537,231 | 549,334 | 536,985 | 506,179 | 443,225 | 352,311 | 688,610 | 997,563 |

Storage utilization

| Crops | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|--------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Batch size in sticks or kgs | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 |
| Storage duration in days | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| No. of storage cycles in a month | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Total sticks/ commodities storage in month | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 | 15000 |

Annual 100% capacity for 3 storage rooms 540000 sticks

Revenue for using storage space - per kg/ stick 3

| Sales budget | Year ended 31st March | | | | | | | | |
|-----------------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | I | II | III | IV | V | VI | VII | VIII | IX |
| Capacity utilization | 80% | 85% | 90% | 95% | 100% | 100% | 100% | 100% | 100% |
| Storage utilization in kg/ sticks | 432000 | 459000 | 486000 | 513000 | 540000 | 540000 | 540000 | 540000 | 540000 |
| Revenue | 1,296,000 | 1,514,700 | 1,603,800 | 1,692,900 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 | 1,782,000 |

| S. no. | Assumptions |
|--------|-----------------------------------------------------------------------------------------------------------------------------------|
| 1 | Assumed that insurance cost is 0.2% of cost which will increase 5% annually |
| 2 | Assumed that there could be miscellaneous maintainance charges, taken to be 1% of cost of cold rooms and increase annually by 10% |
| 3 | Assumed that 90 days of purchases are average creditors maintained |
| 4 | Assumed that there are no credit allowed on 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. |